

Home Sweet Home?



Photo: R. Vaughan

Report of the
Minister's Task Force on Housing

New Brunswick
1988

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The staff of the New Brunswick Housing Corporation is to be commended for its restrained response to public scrutiny. Under circumstances which could have been volatile, NBHC personnel have made every effort to react positively to suggestions voiced in public presentations to the Task Force.

We thank the Telegraph-Journal of Saint John for its interest in and coverage of the Task Force tour in May and June. Special thanks goes to reporter Elaine Bateman, whose presence as she travelled with the Task Force was both unobtrusive and effective.

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Program of Mount Allison University, along with his colleague Ron Corbett. More information about these individuals is found in Appendix D.

We would like to thank the members of the advisory group and the Provincial Steering Committee of Housing Coalitions who participated in the consultation sessions, described in the Introduction. In addition to being helpful, they fulfilled their commitment to confidentiality with regard to the contents of the report. Their cooperation in this regard should greatly advance the cause of public consultation on proposed government policy, indicating that mutual trust can exist in the pursuit of common goals.

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We wish to express our gratitude to the members of our families for their patience, as meetings which were expected to take hours stretched into days, and for their understanding, as we arrived home weary and distressed about what we had learned or seen. Being a

member of this Task Force required a much greater commitment of time and personal involvement than had been anticipated. We thank our families for the support they have given us throughout this experience.

Finally, our greatest debt of thanks is to those who came forward and opened our eyes to some very harsh realities by opening to us their homes and their hearts. There are too many to name them all, and for each of us there are special people who had a lasting impact. We thank you all for sharing your lives with us, inviting us behind closed doors and into a world where struggle and frustration are daily companions. We hope that we have done justice to the concerns you expressed to us, and that when you read this report, you will find yourself in it, and know you were not only listened to, but heard.

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PART II. INTRODUCTION

"Shelter from the elements is one of humanity's most basic needs, but shelter should be more than a roof over one's head. It is not just a house, but a home. It is a place where we belong, our base of operations, part of our identity. Those who are deprived of this base, for whatever reason, are vulnerable to many other problems which are related to a physically and socially impoverished living environment."

With these words, Minister of Housing Peter Trites announced the establishment of the Task Force on Housing on May 5, 1988. Eight of the ten Task Force members were selected by the Minister to represent various sectors, geographical regions and language groups. In addition, there were two members appointed externally, one representing the Aboriginal People's Council and one representing the Provincial Steering Committee of Housing Coalitions. More information about the Task Force members is found in Appendix A.

All members of the Housing Task Force served as volunteers, with no remuneration except for their expenses.

The Task Force had three goals: to gather information as a basis for recommendations for housing policy, to increase public awareness of the economic and social value of housing, and to formulate recommendations which promote social and economic development through the provision of adequate and affordable housing.

This mandate was carried out through a provincial tour, which began in Saint John on May 24, 1988, and finished in Fredericton on June 29, having visited St. Stephen, Edmundston, Sussex, Moncton, Sackville, Campbellton, Dalhousie, Bathurst, Pokemouche, Richibucto, Bouctouche, Grand Falls, Perth-Andover, Chatham and Woodstock. At each stop there were private sessions held in the morning and/or afternoon, followed by public meetings in the evening and interspersed with visits to homes, community centres, emergency shelters, food banks and anywhere else where the members were invited.

The Task Force received 155 written briefs, but there is no reliable way to count the number of people who were heard publicly or privately, as there were many informal conversations. The briefs and presentations are listed in Appendix B, along with a summary of their sources.

Meeting several times throughout the summer and fall, the Task Force worked on recommendations based on information received. There was no attempt to undertake any research other than that which was included with presentations, nor to consult with any government department about present, past or future housing-related programs. The recommendations were derived solely from the experience of the Task Force, in absorbing many hours and pages of testimony. For this reason, the recommendations and suggestions in the report are uneven in their scope; many will require further investigation while being evaluated for implementation. Nevertheless,

the Task Force feels confident that its conclusions reflect thoughtful consideration of the views of those who came forward, and a reasonable assessment of the problems and solutions which were identified through this consultation process.

As soon as a first draft of the recommendations was prepared, it was submitted for comment to an advisory group, consisting of approximately 40 individuals and representatives of provincial organizations, who met for a day to review it. The members of this group are listed in Appendix C. While this process was very beneficial for the Task Force, it had certain shortcomings. First, there was not enough time for the participants to offer more than a cursory response to the document. Second, those who represented groups were obviously not able to confer with other members, so their opinions were individual rather than collective. Nevertheless, the exercise was considered constructive by all concerned and contributed to a number of improvements to the second version. Because of the commitment to have the report completed by the end of 1988, no further consultation sessions were scheduled, but the value of the procedure was clearly demonstrated, even in this imperfect form.

The report is organized into 3 major sections following this introduction. Part Three identifies the problems and issues. Most of this section consists of quotes from written briefs which illuminate the point being made. The selection of quotes is intended to represent content rather than quantity; the number of quotes

supporting a point is not necessarily proportional to the number of times the point was made. The predominance of quotes from Saint John reflects the leadership of housing advocates and the city itself in addressing local housing needs. In fact, a conference on homelessness in Saint John in 1987 generated the idea for this Task Force.

The number in parentheses after each quotation refers to the number of the brief as listed in Appendix B, but a word or two identifying the source is also included with the quote. An asterisk (*) next to a quote means that it has been translated from the language in which it was presented.

Where an issue is raised without supporting quotes, the reason is that its source is a discussion or meeting which was not transcribed. A number of problems were mentioned informally, and/or to individual Task Force members, which were not recorded but which introduced ideas not received in any other form. In these cases, the remarks have been paraphrased to present their essence, as interpreted by the Task Force.

Part Four includes the principles, strategic statements, recommendations, suggested actions and priorities which were derived from the information presented in Part Three. Part Five is the appendices.

It should be noted that although the Task Force was available for and interested in meeting with any person or group who had anything to say about housing, there were some sectors who did not approach us, and the Task Force did not have the time or personnel to seek them out. These included middle- and upper-income people who probably perceived the Task Force as being primarily concerned with social housing and the related problems of poverty. One provincial government department, Income Assistance, made a presentation, as did the federal Canada Mortgage and Housing Corporation, and several individuals who work in other government departments submitted briefs as individuals but not on behalf of their departments. Some of the Task Force's suggested actions may have been tried in one form or another by the government in the past, or might have been considered, but the Task Force is not aware of these possibilities and/or activities.

Cost estimates for the implementation of these recommendations have not been done in any rigorous manner. Again, it was not within the capability or mandate of this group to attempt to quantify its conclusions. In its deliberations, however, the Task Force endeavored to consider probable costs so as to keep its recommendations within the realm of fiscal responsibility. In cases where a proposal will obviously be "expensive" to implement, what must be computed as well is the cost of not implementing it.

PART III. PROBLEMS AND RELATED ISSUES

New Brunswick's housing problems are frequently defined in terms of the "three A's" - affordability, adequacy and availability. While this is a convenient way to categorize them, it obscures other important issues.

Housing is the visible tip of the iceberg of poverty. What lies beneath the surface is a block of related problems which prevent the full development of human potential. For this reason, our report focuses on people rather than buildings.

"The Saint John Community-Based Housing Coalition hears arguments that what we see is not a housing problem at all, but an affordability, delivery, targetting, funding or allocation problem, a social, political, market or motivational problem, a failure of will, a widening gulf between the haves and have-nots, a misallocation of resources, a lack of enforcement, a fragmentation of priorities and so on, until it is easy to lose sight entirely of the human element." (11)

"Homelessness is more than just a lack of a roof, or one that is affordable, adequate and accessible. It is a lack of permanency and security, a loss of self-worth which often results in unhealthy passivity that leads the person to give up on their own life, their goals and initiatives." (144)
(NB Social Workers)

This section outlines the housing problems which affect the ability of people to grow and achieve. In most cases, we have attempted to let the people's words speak for themselves.

PROBLEM 1. THERE IS NOT ENOUGH AFFORDABLE, ADEQUATE, SUITABLE HOUSING TO MEET THE NEEDS OF THE PEOPLE OF NEW BRUNSWICK.

Issue A. The provincial government has not recognized the importance of housing as the basis for full development of human resources.

The Department of Income Assistance tells us that there are 45,000 New Brunswick families below the provincial poverty line (\$17,697 per annum). Approximately 4,500 families and seniors are helped by federal and provincial funding programs for housing. Another 11,250 receive financial help with housing from family or private sources. This leaves 30,000 poor New Brunswick families who do not receive financial assistance with housing, "...resulting in a negative impact on health conditions, human dignity, and on social and economic functioning." (124)

Each year the New Brunswick Housing Corporation delivers approximately 2,700 new units of assistance in the form of loans, rental subsidy and new homes to designated target groups.

"...from the standpoint of social progress, the right of every Canadian to decent housing is lagging about a century behind the right to primary education and some two decades behind universal health care." (11) (Saint John Housing Coalition)

"Government commitment to correcting this wrong through social housing amounts to less than one-half of one percent of the provincial budget." (140) (Provincial Steering Committee of Housing Coalitions)

"Do we have to resort to drastic measures of bringing you the babies that are all congested and have runny noses (due to lack of heat in apartments) and the elderly who can't bend their knees or use their hands? What is it we have to do to make you see the human suffering that is being inflicted needlessly?" (16) (Saint John Anti-Poverty)

PROBLEM 1. NOT ENOUGH AFFORDABLE, ADEQUATE, SUTTABLE HOUSING ...

Issue B. Construction of new social housing is complicated and expensive.

Social housing units are constructed either directly by NBHC or through third sector (non-profit) groups, who cite obstacles to their participation such as inadequate funding levels, poor planning and communication with NBHC, lack of program flexibility, and utilization of the MUP (Maximum Unit Price) concept, which they feel maximizes the cost of each unit rather than maximizing the number of units constructed.

"NBHC has been encouraging the formation of non-profit housing corporations. It seems inappropriate and unfair that these groups should be faced with uncertain allocations. Little advanced planning can be accomplished..." (133) (Fredericton Non-Profit Housing)

"Inadequate funding levels and time frames for committing funds are but two of the problems which have hampered the social housing programs. For example, our non-profit group had less than six months to acquire properties, design a project and call public tenders..." (151) (City of Saint John)

To reduce constructions costs, many presentations extolled the virtues of "sweat equity", self-help and cooperative ventures. For example,

"there are many directions for involvement (in co-operative public/private rural housing construction projects): the successful Habitat for Humanity Program, local sponsorship of federal employment/training oriented construction projects, high school or community college construction projects, the old fashioned neighbourhood 'bee'. The cost to NBHC of co-ordinating these efforts on a provincial basis and perhaps even financing a small network of construction foremen would be more than offset by the per-unit savings on constructed homes." (25) (Charlotte County Community Futures)

There are, of course, other factors in addition to construction costs which make new housing expensive. Land prices and interest rates impact heavily on availability and affordability of modest housing. Although these were not subjects frequently mentioned to the Task Force, they were implicated in a number of suggestions for cooperative ventures related to construction and financing.

Other suggestions for cost effective, less complicated measures included leasing units from the private sector (64) and full utilization of the mini-home and mobile home industries to alleviate short-term problems. (143)

PROBLEM 1. NOT ENOUGH AFFORDABLE, ADEQUATE, SUITABLE HOUSING _

Issue C. Incomes are frequently very low, relative to housing costs.

As defined by Canada Mortgage and Housing Corporation, a household in "core housing need" is one in which more than 30% of income is spent on shelter. According to the 1981 census, there were 40,000 New Brunswick households in that category. These households rarely have enough money left over, after their rent or mortgage is paid, to fulfill their other requirements. Home economist Donna Young noted that,

"(in New Brunswick)...it takes (between \$95 and \$105) to feed a family of four for a week...many low income earners and people on social assistance try to make \$100 buy their families' food for a month. It cannot be done." (Telegraph Journal, 14 September 1988)

"It is hard to believe in a country as wealthy as Canada that malnutrition is also a problem of New Brunswick's poor and this is clearly related to their housing problems." (8) (teacher)

"In reality people must choose between eating and heating." (50) (NB Advisory Council on Status of Women)

For the low-income household, whether on social assistance, UIC or pension, or working at minimum wage, there are three options: a limited amount of subsidized "public" housing, where the rent is geared to income; a minimal number of rent supplement units in the private sector, where the government pays to the landlord the difference between the market rent and 30% of the tenant's income; and varying quantities of private sector housing, where there is no subsidy and no regulation of rent. Each of these alternatives has its advantages and disadvantages, but generally the choices are between

negatives. Some choose to live in private sector housing even where rent supplement is not available to escape the stigma of social housing, knowing that they will have to do without items which middle income households deem essential,

"...like toothpaste and toilet paper... One certainly learns to economize and/or do without. It is usually without." (147) (single mother)

They face other problems in this situation, such as

"...outrageous heating bills due to lack of proper (if any) insulation." (16) (Saint John Anti-Poverty)

Others are forced into costly, substandard conditions because adequate, affordable housing is not available.

"I know of seniors living in cold, dark, dreary unheated flats. For these they pay a high rent and a very heavy fuel bill. This takes over 3/4 of their pension cheque so this means very little for food, resulting in undernourished persons needing health care, thereby costing the government much more in medicare." (67) (women's group, Dalhousie)

"As a result of high rents, damage deposits and moving expenses, people are trapped in living conditions that aren't suitable for animals." (16) (Saint John Anti-Poverty)

In May 1988 there was a total caseload of 70,241 individuals, including dependents (of which at least 30,000 are children), on income assistance in New Brunswick. They verge on the brink of financial disaster, partly due to assistance rates which are consistently below the poverty line. For example,

"...a single employable person living alone on social assistance receives \$227 per month...or 87% below the poverty line. The average market rents in Saint John for 1987, including utilities, were \$190 for a rooming house without kitchen or \$220 for a rooming house with kitchen..."

And there, give or take a fistful of dollars, goes the entire welfare cheque." (11) (Saint John Housing Coalition)

"The remainder of my money goes towards groceries and bus fare. Mostly I walk because the bus costs \$1 and that is a lot when you do not have it. I don't go out. I just stay home." (147) (Women's Network)

The Department of Income Assistance confirms that

"Rent is undoubtedly the most common housing expenditure for our clients today. With the vacancy rate being as low as it is in most areas of the province, the problem is further compounded since this situation drives the rental prices higher and higher...clients are paying high cost rents for rundown, dilapidated apartments where heating and maintenance costs are out of control." (124)

The "working poor" are no better off; in fact, their situation is frequently worse, because they have expenses such as day care, medical and dental care and travelling costs which are covered for those on assistance.

"...it could be better financially to stay home on Social Assistance... It is not (our) intention to take anything away from those who, through circumstances, have to accept social assistance. We are merely trying to point out that the working poor are being used differently than those on fixed income." (137) (Fredericton Emergency Shelter)

Many low-income households are tenants. They recognize that the affordability problem has two faces: high rent and low income. A number of presentations suggested the reimposition of rent controls in some form as a protection against ever increasing rental costs or economic eviction, and as a means of enabling renters to accumulate savings or improve their housing situation in other ways.

The other approach was not to limit rents but rather to raise incomes. Several options were suggested:

"Shelter allowances would be easy to administer and would address the real problem which is inadequate income. This should leave only the isolated areas that will need direct involvement in housing." (101) (NB Homebuilders)

"Given that the province's housing problems tend to be quality and affordability rather than supply related, greater use of the rent supplement program may be called for...it may allow you to accelerate the pace with which the needy are assisted since this program takes advantage of existing stock rather than relying on new construction." (145) (CMHC)

"...subsidize those who do not have access to low-cost housing or suitable accommodation and who must spend over one-third of their budget on housing." (3) (L'Accueil Ste-Famille, Tracadie)*

"All subsidies, regardless of the level of government, should be to the family in need rather than to the building of new units." (1) (Saint John realtor)

Rising rents, taxes and construction-related costs also make the possibility of homeownership ever more remote for the low income family. The attention of the Task Force was brought to the fact that many people could afford a monthly mortgage payment but had no access to a downpayment.

"As a mother with three children, I would like to one day be able to buy a house. With the amount of rent one pays, it could possibly go into a mortgage payment as well. But, how does one ever get the chance to invest in such a venture with the constant moving and high rents?... One cannot be expected to raise a high deposit with the high rents...a house would help children settle and grow in a more stable environment without the moving and worrying about where the next apartment will be and changing schools." (12) (Saint John single parents group)

"...young couples and families should be encouraged to own because in our rural regions home ownership adds value

and builds a sense of responsibility for the well-being of the community. Those who are less fortunate should be helped to buy or construct their own homes." (149) (St-Antoine)*

"The majority of physically disabled people depend on social assistance for their main source of income. If he/she desires to buy a home, it's virtually impossible.- [a possible solution] "a program similar to that of a student loan whereby the government guarantees a mortgage as they do a loan for a student. This would also involve a no downpayment policy combined with 'mortgage assistance' as opposed to 'rental assistance'. The government spends great amounts of money on rent subsidies which will go on indefinitely whereas a mortgage subsidy would end with the maturity of the mortgage. In the long run the government would save a substantial amount of funds." (148) (Accessible Housing Moncton)

"The province should implement a rent and mortgage assistance plan regionally adjusted, indexed to inflation and based on family size delivered through the tax system to provide both an appropriate service and an effective and non-stigmatizing means test. The subsidy should be available to both social assistance recipients and the working poor." (144) (NB Social Workers)

It is interesting to note that financial assistance to the housing consumer was the most commonly suggested approach to the problem of low incomes and high housing costs. It came from a variety of sources, including both the private (for profit) sector and the third (non-profit) sector. The consensus seems to be that if the problem is lack of disposable income, the response is to increase the income, and provide budget counselling so that people may make the best use of their financial resources.

"ultimately the solution to the housing needs of many people who might be classified as working poor or low-income can best be satisfied by the provision of some form of guaranteed annual income support. This approach would eliminate the need for the numerous other approaches

which attack the problems of poverty in a piece-meal fashion." (128) (Fredericton South Liberal Association)

PROBLEM 1. NOT ENOUGH AFFORDABLE, ADEQUATE, SUITABLE HOUSING...

Issue D. Many buildings where people live are not fit for human habitation.

The 1981 census indicated that there were 11,600 households in New Brunswick with annual incomes below \$13,000 whose homes were in need of major repairs, that is with serious structural, electrical, plumbing, heating or fire safety deficiencies. In the rural areas there are people living in shacks which must be seen to be believed. Dirt floors, no running water, dangerous wood stoves, no insulation and structural hazards such as leaking roofs and crumbling steps are shockingly common. Task Force members visited a number of these dwellings in all regions of the province.

Those low-income rural homeowners who approach the government for assistance are faced with the "worst-first" dilemma. If they allow their homes to deteriorate, they are more likely to get help than if they attempt to maintain their dwellings in a habitable state.

"...those who did qualify for assistance could only complete the necessary repairs by incurring an onerous debt load. Better targetting and adjustments in the forgiveness scale are required to make RRAP [Residential Rehabilitation Assistance Program] more effective." (40) (individual, Moncton)

In urban centres, the worst conditions are most frequently found in rental accommodations.

"We visited one house for rent. The advertisement in the newspaper indicated that it was 'a small old house for rent, \$150 per month'. You cannot imagine the condition of this 'house' without seeing it. Even the rundown state that the exterior was in did not prepare us for the interior. The floor was so warped that walking on it gave the

impression of being on a badly listing ship. Mismatched lengths of ancient cushion flooring affixed with carpet tacks tried their best to hold the rotting boards together. The stairway leading to the tiny bedrooms upstairs was narrow, crooked, and generally unsafe. The kitchen had no cupboards and the bathroom had no washbasin—a foul smell emanated from the toilet. The walls and ceiling were in deplorable condition. Cracked windows tried unsuccessfully to keep the outside air at bay. Alarming, most of the electrical wiring was hanging on the outside of the interior walls. The landlord informed us that he had only bought the house for the land it occupied, and that he did not intend to put any repairs on it since he planned to tear it down in a year or two." (70) (Campbellton Steering Committee on Housing)

"People living in a rooming house \$200/month for a room, no fridge, small stove (that doesn't work), bathroom shared with 10-15 other people, entire accommodations were disgustingly filthy—the rooms were partitioned from another adjoining with sheets of wall panel that didn't even extend to the ceiling—and this was the best room in the entire house. Total income was \$405/month. Seeing as there was no working appliances the person had to find other ways of eating and since the bathroom was not usable for any human being, other resources had to be obtained for cleaning. Living in this kind of environment only breeds anger, hostility and contempt which can defeat you before you even start. It can depress you into a state of apathy that makes you almost totally useless and helpless." (16) (Saint John Anti-Poverty)

For tenants in these circumstances there are two paths of legal action: complain to the landlord or to the Office of the Rentalsman. Neither is a realistic alternative for those on the economic and social margins of society:

"Several responded to our interviewers' advice that the Rentalsman's office could force their landlords to make critical security and safety related repair with the comment that 'if I report my landlord he will evict me.' When informed that the Rentalsman's office could protect them from eviction in these circumstances, they responded that 'my landlord would find another way...' or 'he'd jack up the rent.'" (11) (Saint John Housing Coalition)

"...we as single parents...are continually at the mercy of landlords because we cannot afford to stand up for our rights for fear of being evicted. We could not afford another move or higher rent..." (12) (Saint John)

"The tenants are scared of the landlords and fear being put out on the street, as there are many tenants to take their place..." (60) (Sackville)

"All tenants I visited were most helpful in providing me with information on their incomes, rents, expenses, landlords, etc. All were very concerned but afraid to raise the issues themselves for fear of eviction and higher rents. Most are on fixed incomes and with rents taking over half their monthly cheques it leaves them with very little for groceries and other living expenses. It is easy to see why these people are forced to live silently in extremely poor housing." (68) (Dalhousie Women Liberals)

If tenants in these circumstances take any action, it is usually simply to move, with further negative consequences:

"...tenants experiencing combinations of affordability and adequacy problems may move often. This multiplies the rate of neighborhood destabilization and compounds the problems of landlords who cannot keep their units occupied because their buildings are substandard, and who cannot fetch a price for substandard housing, in a competitive market, sufficient to reinvest in upgrading, even if they wished to upgrade..." (11) (Saint John Housing Coalition)

One of the most frequently voiced requests to the Task Force was for minimum standards laws to be enforced, particularly in the case of rooming houses into which most low income singles are forced as a last resort. Many of the occupants of these buildings are those who are not welcome elsewhere, such as the deinstitutionalized and other "street people" who make up a majority of the truly "homeless".

"A serious crisis exists regarding rooming houses, their standards, operation, maintenance, sanitary conditions and safety. We believe that the crisis is largely due to the lack of any provincial legislation on rooming houses, and

inadequate enforcement of municipal regulations. health and safety standards, on land, sea and air, on our roads and in our work places are clear and are firmly enforced. Clear standards for rooming house accommodation are just as important." (15) (church committee, Saint John)

The problem of minimum standards bylaws will be discussed later.

PROBLEM 1. NOT ENOUGH AFFORDABLE, ADEQUATE, SUITABLE HOUSING ...

Issue E. Housing that is available is not always suitable for those who need it.

"Suitability refers to the existence of household crowding...(it) might (also) include physical accessibility...or suitability of location...or as defined by a parent concerned about the environment of their children..." (11) (Saint John Housing Coalition)

"...in most towns...there are some inexpensive units available in the core area but living over a store surrounded by concrete does not provide the best atmosphere to raise children." (60) (Tantramar Housing)

"A child's health and development are often hindered by having too many people in too few rooms. Children in these situations demonstrate more than their share of academic and behavioural problems at school. A lack of adequate study areas for school age children and privacy for all family members not only promotes a chronic level of stress but has other consequences...children in crowded conditions are more likely to be physically punished by their parents. Overcrowding can be attributed to poor children being more vulnerable to colds and sickness...which interrupts their schooling...the emotional stability of entire family units are at risk. How can one expect these children to function in their competitive environment to the degree necessary to succeed?" (124) (Department of Income Assistance)

"The research today is overwhelming with respect to the importance adequate housing can play in strengthening the family unit. We know that overcrowding and lack of privacy can be linked to physical and sexual abuse of women and children." (125) (Skigin-Elnoog Housing Corp.)

Rules sometimes work against reasonable solutions to such problems.

"Couldn't two single mothers, who are compatible, with one child each, share an apartment and be a support to one another, sharing housekeeping, babysitting, etc...Apartments in older homes, with their spacious rooms, would be ideal." (5) (individual, Saint John)

Current social assistance regulations make such an arrangement financially disadvantageous.

The Task Force visited some former public buildings which have been reincarnated as housing, generally for seniors or the handicapped. These may have been hotels, hospitals or religious institutions. Usually, they are well located in or near an urban core, where services are within easy reach. The success of these projects indicates that any surplus buildings should be evaluated for their housing potential where a local need has been identified.

PROBLEM 2. ALTHOUGH THE PROBLEMS ARE READILY DEFINABLE, GOVERNMENTS' RESPONSE TO THE HUMAN NEED FOR HOUSING HAS BEEN INSUFFICIENT AND POORLY FOCUSED.

Issue A. There is no comprehensive provincial housing policy, and the present policy guidelines, formulated mostly in Ottawa because of the relationship between CMHC and NBHC, often do not fit New Brunswick conditions.

The Task Force identified three aspects of this issue.

- 1) Rural and urban needs differ, but these differences are not always recognized.

"The majority of New Brunswickers live in small communities or rural areas, which are growing faster than the urban sector (StatsCan). They lack access to many programs (no structures to deliver them); incomes are lower; housing stock is smaller and poorer; the "housing market" is limited; qualified builders/developers are scarce; rental is almost non-existent; and building regulations are frequently impractical and unreasonable." (140) (Provincial Steering Committee)

There are few non-profit groups able to deliver housing programs in rural areas. With sparse and scattered populations, the core of volunteers is already overwhelmed and overworked, especially in regions where there is a concentration of seniors living in their own homes, for whom even such services as Meals on Wheels or emergency medical responses are out of reach. This problem is compounded by the fact that about half the population of this province, those living in rural areas, have no local representative government; they must deal with the provincial government directly or through their MLA, who is in many cases their only link to services.

This lack of local government also inhibits land use planning for rural areas, leading to residential sprawl along secondary roads, loss of prime agricultural land near urban centres, and hazardous conditions such as contamination of domestic water supplies. While the absence of zoning allows innovative housing design (the granny suite, for example, a new concept in urban areas, has long been a fixture in rural areas in the form of a mobile home placed adjacent to a larger family house), it does complicate and increase the cost of the provision of services.

Low income families in rural areas often live in deplorable conditions. They are extremely reluctant to get into a debtor position so they scrimp and do without, often to the detriment of their own health and safety. Some live in newly constructed basements of their unfinished homes; others install plumbing and electrical fixtures which, although clearly inadequate by building code standards, are what they can afford and are an improvement on what they had. Those who show some initiative by upgrading even at minimal levels are excluded from government assistance, either because their living conditions aren't the worst, or because they are so bad that only a new structure is considered viable, and this option is too expensive for many who need it. This dichotomy creates a "twilight zone" where living conditions are marginal, but the only help a household can get is far more than it needs or can afford.

*"...distinction should be made between urban and rural RRAP...in rural areas, the fifteen year limit imposed on mandatory repair items is unrealistic given the life-span of many homes. Reasonable standards are required..." (40)
(individual, Moncton)*

2) The question of whether public housing should be built to own or to rent or both is unresolved.

Under the current policy, NBHC builds only multiple rental dwellings in urban areas. These are generally duplexes and "infill" buildings (new or renovated structures in place of ones that have been, or could be, demolished for some reason). It is no longer the policy of NBHC to concentrate low rental projects in one area because of the social problems which are spawned and nourished in ghetto settings.

Single family dwellings, for rent or lease/purchase, are constructed by NBHC in rural or semi-rural areas. There are three major problems, as perceived by the Task Force, with this policy.

First, these dwellings are generally far from services, schools, and employment opportunities. Families who are placed in them must have transportation in order to function. They must also have the basic skills of home maintenance, along with the necessary tools like lawn mowers and vacuum cleaners. These families in their new houses are often physically isolated from their neighbors; any attempts to assist their social integration into a community are severely hampered by their location.

Second, new single-family dwellings are expensive to own and operate. For example, the family which heated its former dwelling with wood they cut themselves had perhaps \$100 a month more disposable income than they do in their new, electrically heated home.

Mortgage payments are based on income; the more you earn, the more you pay, which means that you remain cash-poor to the same extent when working that you were when you were not working.

This dilemma drives wage earners into the underground economy and often forces them to lie about their income, so they can afford their houses.

Third, since eligibility for housing is based on the "worst-first" concept, frequently it is the socially and economically non-functioning or malfunctioning family which gets the best house in the area, the "government house", while those who are working to build or maintain homes on their own are not eligible for assistance. This situation reinforces negative attitudes as represented by the "welfare bum" labelling and creates barriers between members of a community.

Arguments on both sides of the rental vs. ownership issue were advanced to the Task Force.

Those who favour an ownership option feel that:

"_ownership brings commitment_[what is needed is] liaison persons from government departments who could explain housing projects to low income people so they might initiate their own projects..." (141) (single mothers' group, Moncton)

"_the right of individuals to acquire a sense of ownership that not only increases one's feelings of security but ensures an interest in appropriate maintenance and improvement in one's accommodations_[should be supported]" (124) (DIA)

Others believe that:

"_It is unreasonable and in some cases grossly unfair to put something like a private home in the reach of people only to saddle them with a debt they cannot handle and an asset they are unable to care for." (142) (Saint John West Liberal Association)

"_How can people who can't afford food, clothing, school supplies for their children and hydro bills afford a new house?_ What is the sense of spending \$60,000 or more on

*building a home for one family while five go without? -
[Government should build rental units which would]
"continue to be owned and operated by a government
authority, and available to benefit the next occupant at an
affordable rate when social programming succeeds for the
previous tenants." (105) (individual, Woodstock)*

It seems obvious that the advantages of homeownership can be realized only if people are prepared for the responsibilities and costs associated with it. Going from the worst house directly to the best will not change the status of the family unless they have the skills and motivation to function effectively in the new setting.

"Family units are often rundown because the family does not know how to properly look after the house. To suddenly place them in new or reasonably good housing without some instruction in its maintenance is self-defeating." (134) (individual, Fredericton)

Education and counselling should be required steps en route to homeownership.

3) There is a debate over the roles and relationships of the government, the private (for-profit) and third (non-profit) sectors in the provision of housing.

Unanswered questions run the gamut from "Is there a place for the private sector in social housing?" to "Is there a place for government in housing construction?" Responses suggested to the Task Force ranged across the entire spectrum.

On the one hand are those who believe that social housing can best be provided - and should be - by the government. They argue that it is wrong to make a profit from what they see essentially as a social service.

"Programs aimed at providing inexpensive housing, temporary housing, funds for transition housing have been steadily leading us to the point that it is perceived that the government has an increasing responsibility. This responsibility is considered to be direct and financial rather than indirect and guiding—it appears that government has stepped in to fill gaps, regulate abuses and assist the needy. It is perceived now to be the principal player." (142) (Saint John West Liberal Association)

"The fashion today is often to decry the efforts of government agencies as being wasteful and lacking in enterprise. The private sector is seen as the magic solution, the perfect answer to a government's preoccupation with debt load. In providing housing for low income families it is foolish to rely on the private sector to come up with a quick fix. Private developers, if they are to remain in business, must make a profit. They have absolutely no interest in providing cheap housing for welfare families unless governments are prepared to hand them a sizeable profit out of public funds. If such spare funds exist, they would much better be applied to government agencies or non-profit housing groups." (23) (architect, Saint John)

"We spend billions of invisible dollars every year—they are made up of tax expenditures which because they are not budgetary expenditures, do not show up in the public accounts. These non-budgetary expenditures are excluded from the economic picture to the point where not even the Department of Finance is entirely sure what they cost us—we prop up our illusions of rugged individualism and the efficiency of the free market. Illusions because we are in actuality highly interdependent and also because 'public economy' social expenditure is far more economically efficient than 'free market' tax expenditures." (144) (NB Social Workers)

"Such programs as RHOSP's, MURB's and the multitude of federal and provincial tax breaks for insulation, renovation, heat conversion are designed for and benefit only those above the poverty line. If the public funds allocated for housing were largely dedicated to the social housing for those in need, a significant part of the problem would be solved." (140) (Provincial Steering Committee)

"Government aid to social housing projects is described in a language connoting handouts, with terms such as 'supplement', 'subsidy', 'assistance'—Government aid to private

rental projects is described in a language connoting fiscal responsibility, with terms such as 'incentive', 'sheltered investment', 'tax expenditure', 'deduction'. This aid is seldom seen as a 'handout'. It is as direct a handout as the welfare cheque...The public has the right to demand assurance that their tax dollars are not subsidizing exorbitant profits and tenant dislocation (economic eviction) processes..." (11) (Saint John Housing Coalition)

The private sector presented its viewpoint with equal vigour:

"The public housing program should be privatized as quickly as possible to eliminate the ghetto type environment now in existence. We recommend that properties be sold outright to private developers or co-op organizations. Alternatively, the private sector should participate in management and/or counselling of residents...Public housing should be brought under the Residential Tenancies Act and rules enforced. We recommend that (social) housing be provided by the private sector wherever possible and in such a way as to integrate social housing with the rest of the community." (101) (NB Homebuilders)

"Has the time come for government to give up ownership of their many projects and entrust them to private hands, with professional management, and contractually guaranteed performance?" (119) (NB Real Estate Association)

"We don't believe that government should be involved in the housing business. We believe that is for private enterprise. We do believe, however, that government should take a more active role in education...to ensure that people are adequately educated so that they will be equipped to provide for themselves." (143) (Fredericton Chamber of Commerce)

"The builders' net profit margin being 1.8% in 1985, proves that the rising cost of housing is not because of excessive profit but because of excessive taxation." (123) (Fredericton Homebuilders)

"We need short term solutions to short term problems. We don't have a housing problem. We have a social problem and an over-governing problem." (30) (contractor, Saint John)

Still another perspective came from co-operatives which are funded entirely by CMHC.

"Co-operatives use the concepts of self-help and member control. This implies a great deal of commitment and self-determination...members of the co-operative basically become 'masters of their own destiny' and develop a strong feeling of community pride...a great sense of bonding is achieved...being involved with the functioning of your home environment is a very positive input in improving one's self-worth." (47) (Co-op, Moncton)

While the co-op model is widely accepted as beneficial for its participants, it comes under heavy fire from the private sector because it competes in the middle-income market. New CMHC policy permits up to 50% occupancy by low-income households, but previously, the percentage of low income people housed in co-ops has been as low as 15%. Private sector presentations argue that this program is wasteful of public funds, as it subsidizes those who could afford to be in the private market.

The response to this criticism seems to be that co-ops are one of the best existing models of social integration. Although they may appear financially costly, they have hidden payoffs in their contribution to the personal development and ultimate independence of their low income participants.

"Co-op housing could be a solution with changes in place because it does have good qualities by keeping people actively involved." (16) (Saint John Anti-Poverty)

"Looking back on this undertaking with its disputes, troubles, care and trials, one can safely state that this group not only built homes for their families, but they also built character, discovered latent talents, became more community conscious and became better citizens." (97) (Co-op organizer, Nelson-Miramichi)

Other third sector (non-profit) groups were also heard from in a number of presentations, including these:

*"An organization whose only motive is to help could build and administer good low cost quality housing. The first motive of making a profit would not be paramount, the desire to cut unneeded costs would also be prevalent, and the design and structure could and would be more feasible by using local labour, tradesmen, suppliers and materials the spinoff would be substantial." (115)
(Rehabilitation Centre, Fredericton)*

It was pointed out that many members of the private sector are already involved in public housing.

*"Economically, social housing projects offer similar benefits to market housing projects in that they support employment for architects, engineers, building suppliers, the construction industry - plus numerous other services. These projects make work for lawyers, lenders and insurance companies. In short, they are good business for the private market." (4)
(Housing Alternatives, Saint John)*

Several presentations made interesting suggestions which reinforced the Task Force's perception that there is a role for all sectors in the provision of housing.

"Many of the present NBHC properties no longer seem to meet the needs of potential clients and should be converted or sold. In rural areas co-operatives or non-profit groups should take over the projects wherever possible." (149) (St-Antoine)*

"It may be that we must develop new forms of tenure which blend some of the features of private ownership the measure of control over one's surroundings, the measure of equity with the anti-inflationary, anti-speculative features of social housing." (11) (Saint John Housing Coalition)

PROBLEM 2. INSUFFICIENT, UNFOCUSED GOVERNMENT RESPONSE...

Issue B. There is a lack of communication and co-ordination among government departments, which results in serious fragmentation in program design and delivery.

The classic example given to the Task Force was of a mother who gave up her child temporarily while sorting out a violent home life. One government department told her that she could have the child back when she obtained adequate lodging, while another told her that she could have adequate lodging when she had the child back.

The Task Force was frequently told that one government department does not know what the others are doing and/or has no connection to the others which will enable them to work together for the good of a common client.

"While NBHC is the main focus of housing activity in the province, other departments play a significant role. For example, the Department of Income Assistance provides its clients with funds which are partially used for housing. The Department of Justice has the responsibility for the Office of the Rentalsman and the Department of Labour for building codes. However, it would appear that there is little direct relationship between them." (15) (church group, Saint John)

"...of even greater importance is the need for provincial government departments, such as NB Housing, Health and Community Services and Income Assistance, to demonstrate, not in words only but in action, that they indeed communicate meaningfully." (112) (Association for Independent Living)

A participant in the Task Force advisory process noted that:

"Most departments are not aware of the actual services/programs and application procedures and eligibility requirements for the other departments. Some regional staff do not even fully understand their own programs." (RD)

This lack of interdepartmental co-ordination presents a practically insurmountable barrier to those people who are in some sort of housing crisis. Only through the intercession of an advocate, such as an MLA, a member of a religious order, or an organization like the Premier's Council on the Status of Disabled Persons, can many people access the system. The person in need does not know who to call or what questions to ask to get the desired information and/or assistance, and has no idea how to follow up if the answer to the first question is negative.

A number of briefs made the point that interdepartmental cooperation is absolutely essential for progress in human development.

"In order to enhance co-ordination efforts, we recommend that service delivery for the seriously disabled population be united under one jurisdiction rather than spread among several government departments." (112) (Association for Independent Living)

"It is recommended that the Departments of Health and Community Services and Income Assistance jointly set up an interdepartmental committee to work with emergency shelters to develop programs to meet the needs of these persons so that long term home planning can be given to them and that proper social programs be put in place to act as a safety net for the same target group." (137) (Fredericton Emergency Shelter)

"A more holistic approach would be attained, resulting in an improved standard of living and enhanced self-worth plus a reduction in the duplication of services and attendant cost (through) establishment of some vehicle whereby NBHC, DIA, Family Services, the police, the Department of Education, Unemployment Insurance, Old Age Security, etc, could coordinate their efforts in helping the recipients of these services." (9) (New Direction)

The brief of the Department of Income Assistance made the same point:

"Concerned departments...should ensure that various shelter assistance programs co-operate with and complement one another. [We must] ...devote our energies to expanding and improving the range of services to all low income people with high shelter costs." (124)

At the same time, it was generally acknowledged that adequate housing is basic to personal development.

"...housing alone will not integrate the mentally ill into the community, but it is the first step, without which a movement away from institutional care and inadequate community accommodations will be most difficult." (9) (New Direction)

"While there is often a relationship between housing and many other problems, the basic problem of housing and shelter needs to be addressed first in order for an individual to then focus their attention on employment, literacy, family and so on. In effect, the delivery of social services would be more effective if people had their housing problems addressed." (13) (Saint John Human Development Council)

"The bond between any rehabilitation process and appropriate housing is so intimate that any person involved in the rehabilitation of the disabled persons cannot avoid having a keen concern for the housing needs of his/her clients..."(117) (Canadian Paraplegic Association)

But housing alone cannot turn a non-functioning household into a functioning one without support services usually delivered through other departments.

"Another solution...would be a cooperative venture from the Department of Social Services, Family Services and NB Housing-[they] should try to find a solution to the problem. Eviction is not the answer-[they] should take the time, go in the home and work on a solution. Any problem faced head on can be dealt with." (16) (Saint John Anti-Poverty)

Other presentations pointed out that not only are communication and co-ordination lacking among provincial departments, they are also rare at other levels.

"It would be extremely useful if there were a liaison between NB Housing/CMHC and the organizations and communities to promote awareness of programs available. This would lead to more pro-active planning as opposed to reactive solutions to the loudest heard needs as seems to be the case presently." (117) (Canadian Paraplegic Association)

"Currently the provision of public housing of any type requires an almost miraculous event if all of the different levels of government, community groups and/or housing users are to get together. This happens from time to time but it is highly inefficient..." (144) (NB Social Workers)

"The isolation of the multiple agencies involved in housing should be addressed. While recognizing the complexity of ensuring inter-agency awareness and sensitivity, we insist that it is the responsibility of government - with all its resources - to solve this dilemma, not that of the consumer and deliverer - with essentially no resources at all. The consumer must not be sent from one agency to a second - which frequently contradicts the first." (140) (Provincial Steering Committee)

"It is essential that programs complement each other and not create catch-22 situations in terms of eligibility and responsibility for providing a service." (132) (NB Youth Council)

It quickly became clear to the Task Force that nearly every department of the government which is meant to serve people is implicated in the "housing problem." This is because of the importance of housing to human development, and because of the fact that the so-called "social" departments serve many of the same clients. For example, a person is not likely to benefit from a job training program if he/she lives a marginal existence in a shack, unable to stay warm, clean, rested or properly nourished. Programs

which focus on human development must start with fulfillment of the basic needs.

"Money exists in the training, housing, income assistance, job creation and various other departments that could and should be directed where the greatest spin-off benefit would result. Housing construction will benefit first the inhabitants, then the unemployed, the manufacturers, suppliers, contractors and others...We can continue with each department being active on a narrow segment of the housing problem and, as in the past, the overall problem will remain." (34) (civil servant)

"Our recommendation would be that NBHC be amalgamated with the Department of Income Assistance and that the community services branch of the Department of Health be amalgamated with the DIA. This would ensure that the necessary resources which are now divided into several government departments could be used to address the common problem of not only assisting people in need, but also providing those people with the necessary skills, tools and education to eventually be able to adequately provide for themselves... as many resources as possible should be allocated to the problem rather than to administration. In total, the budgets for these three departments amount to \$1,156,597,000 and all of these departments... are servicing virtually the same people, and for the same reasons." (143) (Fredericton Chamber of Commerce)

PROBLEM 2. INSUFFICIENT, UNFOCUSED GOVERNMENT RESPONSE ...

Issue C. The role of the New Brunswick Housing Corporation as a construction agent and landlord is too narrow.

"...the myopia which suggests that meeting housing needs is simply a matter of building units must be replaced with the approach of meeting all the other needs which are co-equal..." (144) (NB Social Workers)

"The number of units produced shouldn't be the main criteria of government, it should be the advancement of the family in the economic and social sense." (125) (Skigin-Elnooog)

"...counselling is a necessity for social housing. The families to which the program addresses itself require assistance in budget planning, child rearing, family planning, maintenance, etc. Our experience has shown that counselling keeps families in their homes and saves taxpayers dollars..." (129) (Aboriginal Peoples Council)

"Little seems to have been learned over the years in spite of the documented success of inexpensive pre-occupation counselling and home maintenance training versus endless examples of human and housing deterioration in projects lacking such supports..." (140) (Provincial Steering Committee)

A number of presentations made recommendations relating to the mandate and functions of the New Brunswick Housing Corporation.

"...That provincial and municipal governments form a social housing policy which includes 'independent' living as a concept, a social movement and a service delivery system." (95) (disabled consumer)

"...Their [NBHC] role could change from providing the physical shelter to assembling an integrated team of professionals (e.g. social workers, farmers, public health nurses, etc.) and assisting the family in a more complete way." (125) (Skigin-Elnooog)

"We recommend the expansion of the mandate of NB Housing so that it might serve as a broker, bringing together various elements essential to the making of good housing projects, and providing them with managerial and

planning expertise." (128) (Fredericton South Liberal Association)

"Now more than ever there is a need for an integrated plan, a well-defined strategy, and especially, leadership from the housing department." (27) (Social worker)*

PROBLEM 2. INSUFFICIENT, UNFOCUSED GOVERNMENT REPOSE ...

Issue D. The existing legislation related to housing does not offer sufficient protection to those who need it.

The Task Force heard frequent criticisms of the law in two specific areas: the Residential Tenancies Act and minimum standards bylaws.

There were three main objections to the Residential Tenancies Act, which was written in 1975 but not proclaimed until 1981, by which time it is considered by some legal minds to have been outdated.

First, it does not protect tenants who live in rooming and boarding houses nor those who live in public housing.

"Slum landlords are not uncommon in New Brunswick and neither are substandard (small, inadequately heated or ventilated and vermin infested) rooming houses where single persons usually pay half or more of their social assistance for rent." (124) (DIA)

These tenants are significant groups of people, both in numbers and in their vulnerability to exploitation. Groups as diverse as the Saint John Community-Based Coalition on Housing and the New Brunswick Homebuilders Association suggested that all subsidized housing (including subsidized persons who live in private sector buildings such as rooming houses) should be subject to the provisions of the Residential Tenancies Act.

Second, the Residential Tenancies Act does not protect tenants from economic eviction if they complain.

"The act states a tenant must be given at least two months' notice of a rent increase, it also states in essence a tenant has protection against retaliatory eviction for complaining

against the landlord. But no where does it give protection from retaliatory rent increases. Obviously this is a tremendous weapon, either spoken or implied, to prevent complaints from tenants. Anyone in fear of a rent increase will have second thoughts about complaining." (115)
(Forest Hill Rehabilitation Centre, Fredericton)

A housing consumer suggested that there should be a method that would remove the personal onus from the tenant in reporting landlord delinquency in a lease (134); others suggested allowing any citizen's complaint to be recognized and investigated. (11)

Third, the Office of the Rentalsman is not effective either in its enforcement of the Residential Tenancies Act or in its community relations and public education. Many of the people who are most in need of the services of the Rentalsman are not aware of this office's existence. Those who know about it are afraid to use it because complaining means "eviction by another name", specifically a rent increase. (140) Another problem mentioned was that in order to use the services of the Rentalsman, the consumer must be able to read and write and have access to means of copying correspondence. Some consumers who spoke with the Task Force indicated that even when they do try to use the Office, it does not work equitably, sometimes because it is "*subject to political power plays from without and from within.*" (70)

The legislation itself sometimes renders the Office of the Rentalsman ineffective. For example,

"Some sections, like the one which recommends that where tenants pay the landlord for a heated apartment, the heat be supplied 'when it is cold', seem to have been written with the intention of protecting tenants...but in effect allows

landlords to debate whether a certain temperature is cold or not. Since there is no definition of 'cold', the Rentalsman is also left without legal backing." (70)
(Campbellton Housing Committee)

It was recommended that the appropriate departments review and revise the Residential Tenancies Act so that it becomes an effective force in the provision of adequate housing.

The other legislation about which the Task Force heard frequently is municipal minimum standards bylaws. This relates to the fact, described above, that so many people are living in substandard housing.

"Many municipalities make little use of their authority to make and enforce reasonable housing standards...unincorporated areas are a no-man's land." (140)
(Provincial Steering Committee)

"...the appalling rental conditions of some properties in this area...An example is inadequate wiring...no or poor insulation, resulting in high energy costs, less money for groceries, with the result of poor nutrition for children, poor performance in school, drop out and into the same Income Assistance Syndrome... To be able to charge \$250 for a dwelling with no insulation, poor wiring, etc. and to have the rentee pay the utilities plus the rent should not be allowed in our society today." (26) (individual, St. Stephen)

A number of suggestions were advanced regarding minimum standards legislation and its enforcement:

"The revision of the Residential Tenancies Act, as promised prior to the election of the government, should be accompanied by a Minimum Residential Standards Act, providing a 'base' throughout the province, leaving municipalities the authority to enact higher standards." (140)
(Provincial Steering Committee)

"It is recommended that the Province of New Brunswick undertake to develop minimum standards of shelter for its

citizens as a logical and necessary step in fostering an environment where safe and adequate housing is not only a right of all citizens but a realistic and realizable goal." (124) (Department of Income Assistance)

"Since each municipality controls its own housing inspection system and building codes, this leaves only the unincorporated areas subject to the National Building Code and the new Department of Labour combined inspections program. We would like to see province wide consistency in these areas." (101) (NB Homebuilders)

"In practice, these regulatory and inspection bodies - the Office of the Rentalsman, City Building Inspectors, Fire Department and Department of Health and Community Services - work largely independent of each other. The absence of formal coordination is confusing to clients and is a contributing factor to an ineffective use of scarce resources. Tightening up the lines of communication between these offices must be an urgent priority within a comprehensive housing policy." (11) (Saint John Housing Coalition)

*"It is not enough to guarantee every individual accommodation; the government must in addition establish rigorous controls, especially from the viewpoint of healthfulness and safety of apartments, so as to protect the safety and well-being of their occupants. Establish rigorous standards and controls so that apartments considered uninhabitable are not rented to other tenants when they become vacant."** (3) (Tracadie)

"Enact a maintenance and occupancy bylaw which would require the inspection of buildings over five years old require that landlords obtain a license to rent which would be conditional on successful completion of the inspection." (70) (Campbellton)

It was pointed out that solving one problem often creates another.

"By upgrading inadequate and substandard properties the 'good landlords' have a tendency to aggravate the affordability problems of their low income tenants just as they alleviate their tenants' adequacy problems. Quite commonly, the overall result is the dislocation of the poor..." (11) (Saint John Coalition)

The Task Force spent many hours discussing the need for minimum standards, the need for enforcement, and the consequences of these actions, including the displacement of low income people and the cost and ethical validity of some form of inspection system. Its recommendations on this subject reflect a recognition that raising the standard of living, particularly through the provision of shelter subsidies, would go a long way towards eliminating substandard housing. While it is obvious that minimum housing standards must be maintained, the methods for achieving this should, in the opinion of the Task Force, be more positive than punitive. This discussion is expanded in Appendix E.

PROBLEM 3. THERE ARE MAJOR FLAWS IN EXISTING PROGRAMS.

Issue A. Many current programs foster dependence on the government and do not reward individual initiative or effort.

The perception is that the people who do the least for themselves get the most help from the government.

"The general comments of people surveyed were that NB Housing provided a house to people who were 'very poor, didn't work and were lucky!'" (60) (Tanramar Housing)

"There is a strong resistance from some who don't want to lose the monthly cheque, subsidized housing, and particularly the health card, which gives them many benefits not given to the working poor." (5) (individual, Saint John)

"There is no incentive for an individual to become more independent and self-supporting if the increase in income from getting a job is less than the increase in costs from having to leave subsidized housing or from the disparity of the present rent calculation. Subsidies should reduce as income improves, but not to the extent that all income gains are cancelled." (133) (Fredericton Non-Profit Housing)

"Worst first' also penalizes those rural residents who, while certainly needy, have made a visible effort to try to improve their living conditions." (25) (Charlotte County Community Futures)

"The system we have today is telling the people that we want them to remain on assistance." (113) (Kent County Community Voluntary Action)

"What about some help for those who have shown a willingness to help themselves and need a hand, not a handout." (55) (Aboriginal Peoples Council)

The Aboriginal People's Council made this point in arguing that mortgage payments in public housing should not be based on gross income.

"Should they work and pay a higher mortgage amount, with less of an expendable income than the fixed income client,

or should they stay on the fixed income and try to get the odd job here and there under the table?_ The social housing program was supposed to take the worry of safe accommodations away from the client and allow him/her the chance to advance themselves in other areas. But because of the repayment formula and the populated area rule, a client must have a much better paying job to go to than his fixed income options or he/she will never leave the security of the fixed income. We will not find too many people who have an opportunity to go to a better job, who is presently on the welfare, UIC or pension income..." (55)

Those who are stuck in the dependency cycle pay a high personal price for its minimal protection.

"Many of these disadvantaged families and persons exhibit an acute sense of alienation from the community at large, a sense that institutions do not exist for their participation and benefit." (60) (Tantramar Housing)

"People have given up on dreams, and have become willing to accept anything thrown their way. Their lack of self-esteem is very evident in their meager existence." (71) (Restigouche County Community Voluntary Action)

"Community groups are needed not only to help those few who are expressing need for housing, but to seek out people_who refuse to beg for help; and as I am sure you are already aware, people in this province are being forced to beg for help." (104) (Unemployed Workers of Rural Canada, Woodstock)

Many presentations suggested a self-help approach which would enable people to build their self-esteem while improving their standard of living.

"_for low income people trapped in a psychological state of dependence, where various government agencies do most everything for them, self-help offers a dignified alternative which allows them to take the initiative and have direct input into decisions affecting their lives." (145) (CMHC)

"Clients or mortgagees should get involved in the actual building of the house, so that they know what is involved_When there is no sweat involved you don't

understand or appreciate what you have. What people work for, they appreciate more." (113) (Kent County CVA)

A frequently mentioned approach was through the involvement of tenants in the maintenance and management of their units.

"...involving those who need housing in the process of creating and organizing this housing base can initiate the development and sustaining of the human resources they lack such as self-esteem and work and life-skills." (8) (individual, Saint John)

"...a small investment in ongoing training can empower ordinary people to play a very significant role in the management of their properties. The result is cheaper operations, in addition to a variety of social benefits. There seems to be no compelling reason why a measure of tenant participation cannot be introduced in public housing projects or in other non-profit housing projects." (20) (Co-operative Housing Foundation of Canada)

"It is necessary for the residents of a dwelling or of a house to be proud to live there and to be proud of maintaining it." (27) (Edmundston)*

Such tenant involvement could reverse the present negative trend.

"...the support networks must be set in place so that people are not only housed but learn with comfort that their voice counts in the decision and that any stigma can only come from not being involved in the process." (61) (Port Elgin Volunteer Action)

Some presentations suggested that personal responsibility should be a prerequisite of any kind of assistance. A former recipient said,

"With every government assistance programme there should be some responsibility on the person receiving assistance...this way the children would see this pattern and would know that life is not a free ride and would take pride in each improvement..." (single mother, personal communication)

"...people who are presently receiving assistance, and are capable - physically and mentally - of working [should be] required to accept training to ensure that they have the

necessary basic qualifications to seek and maintain employment." (143) (Fredericton Chamber of Commerce)

"For those clients who cannot conform to the law and/or rules and regulations, we suggest a tough love approach, with enforced rehabilitation of the social problem." (101) (NB Homebuilders)

Ultimately,

"Real jobs with decent wages must be a priority and indeed are the answer to the housing problem." (103) (Community Residential Living Board, Woodstock)

PROBLEM 3. FLAWS IN EXISTING PROGRAMS...

Issue B. Current programs may reinforce negative social values and create barriers between the members of a community.

Some programs discourage the positive act. For example:

- people who marry are financially disadvantaged.

"The mathematics are simple, the highest amount a single person can earn in a month is \$591 and a married couple can earn \$827. Provincial legislation seems to suggest that we, as an organization, should counsel people to live together without getting married because financially they will be much better off. This hardly seems appropriate." (36) (Moncton Community Residences)

- families are not encouraged to stay together.

"I inquired about getting help for my wife and children, so I could move on and find a home and employment elsewhere. I was told the only way that would be possible was if my wife moved in with another family or friend." (99) (housing consumer, Newcastle)

- people do things they would not ordinarily do in order to meet the eligibility criteria of programs. A woman trying to get into low rental housing said,

"I have lived in places that water and sewage backed up into the apartment, it was heated but we had to sit around with blankets on. The next apartment had fleas, no covering on the floor...do you have to be dishonest to get in?" (33) (consumer, Saint John)

"The calculation methods used to determine eligibility for certain housing programs are clearly discriminatory in our opinion... Such formulas tend to promote dishonesty because people realize they have to hush up the truth or sources of available income, in order to gain access to assistance programs. We have even seen someone wanting a third child, simply for a chance to become eligible for housing, which in our opinion is symptomatic of current deficiencies in eligibility criteria." (3) (L'Accueil Ste-Famille, Tracadie)*

Some programs may actually create problems in the community.

Although there were some references to the NIMBY (not-in-my-backyard) syndrome, the Task Force did not hear much from people who felt threatened by having low-income housing in their neighbourhood. The major complaint, as noted above, was that people who did the least for themselves received the most from the government. This perception fuels a resentment against assisted families, especially in working-family neighbourhoods.

Some non-profit groups trying to provide family housing have encountered neighbourhood resistance and/or lack of interest.

"The source of many of our problems in producing new housing or acquiring existing houses is the image in the minds of the public... We are striving to overcome that perception through our tenant selection, counselling and monitoring. The portfolio is carefully renovated and maintained. We have an uphill battle to make this program acceptable." (133) (Fredericton Non-Profit Housing)

"Once a community realizes their role, then they must be convinced that they have the necessary resources to own and operate their own social housing projects. This form of promotion cannot be done by a 'proposal call' in the newspaper. Someone has to get into the community and do a lot of talking to a lot of people. Then, once a community group is primed and ready to begin, they need ongoing support to proceed." (4) (Housing Alternatives, Saint John)

There are other issues such as discrimination affecting low-income tenants.

"Lots of landlords do not want children living in their buildings. Lots of places do not want anything to do with you if you do not have a job and you are on social assistance." (147) (Women's Network)

"At one point I called about a two bedroom apartment heated and lighted... the lady asked where I worked and I told her I was on assistance. She asked me if the rent was sent to her and I told her that I received a cheque with which I paid my own bills. She asked me to call her back that night and when I did she told me the apartment was rented. I found out later that this wasn't true... We have moved approximately 30 times in the last 9 years, hoping to find a better or cheaper place to live."
 (139) (individual, Fredericton)

"The community, with the help of support networks, must be readily available to not only offer - support but to encourage the development of lifeskills and work skills that can guarantee an independent future... The Income Assistance recipient too often is assisted in getting family housing only to be left alone to face the wrath and resentment of a community who is ignorant of the rules and regulations of NB Housing. ...the recipient is left floundering about with no support network to maintain this new acquisition." (61)
 (Port Elgin)

The design, construction and condition of the units may also be considered detrimental to the neighbourhood.

"Whenever possible, existing housing stock should be rehabilitated and new construction infill projects should be designed to ensure compatibility with surrounding buildings."
 (11) (Saint John Housing Coalition)

PROBLEM 3. FLAWS IN EXISTING PROGRAMS.

Issue C. Current programs are reactive; they respond to crises rather than causes.

This situation was commonly expressed to the Task Force.

"if a couple who are serious want to initiate repairs to their home, because they fear that if nothing is done to prevent their basement from falling - it will, the present system does not look at them in the same light as those who have already lost part of their basement. Because the province is binding all agents to the worst-first principle, they simply say wait until it does break and we will come back and fix it. The principle and use of the program are wrong." (55) (Aboriginal Peoples Council)

"Poverty puts one on constant alert for the worst uncertainty and instability, poor planning ability and a lack of some of the basic educational and technical skills all contribute to confirm the conviction that nothing is ever going to work out. There is always a crisis to deal with." (124) (DIA)

"perhaps it is time we try some innovations as it is all too obvious that the band-aids are totally ineffective and years out of date." (69) (police chief, Dalhousie)

"solutions are normally only negotiated in response to complaints made by individuals only a tiny fraction of tenants who are experiencing problems seem willing to make complaints." (11) (Saint John Housing Coalition)

"the presumption that socially assisted people are in this predicament of their own free will is ludicrous. It is clear that some force has put these people into that position and unless we find the cause and eliminate it, no effective solution can be reached." (123) (Fredericton Homebuilders)

PROBLEM 3. FLAWS IN EXISTING PROGRAMS...

Issue D. Current programs are frequently inflexible.

"...the program guidelines are very restrictive and inflexible, thereby limiting the ability of groups to be innovative in their approaches to providing housing and in meeting the specific needs of local areas." (151) (City of Saint John)

"...because you're poor, a bureaucrat will simply say take it or leave it; if you question it, there are 25 at the door that'll take your place. You don't have a choice." (62) (individual)

Government departments themselves recognize the need for flexibility in program design and delivery.

"There should be a 'custom-fit' delivery of programs to the different needs of each region of the province. Housing programs should be flexible enough to accommodate a variable cross section of needs, social/economic skills, income level, urban vs. rural, and so forth—(124) (DIA)

Despite this recognition, many problems continue to exist, such as these:

(a single mother said) "The Department of Income Assistance only gives you \$80 a month for heat supplement. I have to take \$70 from my cheque and add it to the supplement as the oil company won't deliver less than \$150 worth at one time." (12) (Saint John)

"...I tried to get a deal going where I could purchase a trailer... and make monthly payments, instead of throwing my money away on rent and never owning anything. Before I was separated, I was working and had a good credit rating...because I'm a welfare recipient my payments could not exceed \$250 per month... Why...if they won't allow you to pay a mortgage payment of over \$250, why do they find no fault in people paying \$400 a month for rent? It doesn't make much sense to me." (147) (Fredericton)

PROBLEM 3. FLAWS IN EXISTING PROGRAMS..

Issue E. Some programs for present target groups (low-income families, seniors, disabled persons) are inadequate and/or inappropriate.

1) Low-income families.

Much public housing is targeted at families, yet the Task Force noted several projects which were poorly placed and/or designed for children, for example, between a busy street and a functioning railroad track.

"both private and public housing policies and construction seldom, if ever, take children into account...housing jammed back to back, with no space in between to enable parents and children to stretch out a bit... There are, however... pretty paved parking lots, which seems odd, considering the fact that the constituency for which this low-income housing was intended often cannot afford cars." (18) (individual, Saint John)

Locational factors were mentioned as problems in many briefs.

"...great care should be taken when deciding on a location of low-income housing. If you don't have a car you don't want to be stuck out in the middle of nowhere." (147) (Women's Network)

"The current 'band aid' solution to rural housing needs (the transplanting of rural families into instant suburban-concept housing with neither the knowledge nor means to adapt) is unacceptable on both a business and social basis." (25) (Charlotte County Community Futures)

"Fixing up existing larger houses or apartments in the older part makes better sense than building in an isolated area." (8) (individual, Saint John)

"Large areas of low-income housing such as the Crescent Valley area of Saint John should never be built again. Such social ghettos breed despair and alienation." (23) (architect, Saint John)

The disadvantages of the low rental ghetto have been described, but problems also exist for those families who are placed in rural housing.

"Current NBHC rural home occupants complain they have no choice but to accept more house than they need, want or can afford. Used to heating with wood, they find themselves in an all-electric house, with no money for power bills. There's a lawn, but no lawn mower. The cabinets, the storage, the layout, the very materials of the house reflect a different culture. Mortgage payments are difficult to comprehend much less meet. It is no wonder these houses often become self-defeating monuments to the system, not the rural homes that were envisaged." (25)
(Charlotte County Community Futures)

Low-income families face another obstacle to housing, in that they are not viewed as desirable tenants.

"most service groups or community based organizations are interested and willing to sponsor seniors housing while on the other hand very, very few organizations, community based or not, are willing to even consider sponsoring family housing. This is a reality that must be effectively dealt with, otherwise - all family housing will continue to be government sponsored, delivered and administered." (63)
(Atlantic Peoples Housing)

2) Seniors

Much attention is focused on programs for seniors, as they are the fastest growing population group. They are also considered to be relatively easy to house.

"Most seniors have a fixed income and become contented tenants when settled in a comfortable apartment or house. The problem is to provide such housing, where the tenant can afford the rent and the landlord can make a reasonable return on the investment. The market is there and will grow as the population ages." (155) (Village of Bath)

"Men and women 85 and over constitute the fastest growing age group in North America...for Peoples Park Tower alone we maintain a waitlist in excess of 600 - within fifteen years 25% of our population will be seniors. Whatever decisions respecting the development of seniors housing occur in the short term will have far-reaching ramifications for most of the low-fixed income seniors." (63) (Atlantic Peoples Housing)

Present programs for seniors are seen to have several flaws and gaps. One of the major needs of this group is security - to feel safe and to be well-maintained. This need is sometimes difficult to reconcile with their desire to stay in their own homes as long as possible.

"If the government encouraged and gave assistance to elderly who wished to stay in their homes many costs would be reduced. Monies spent on nursing home care would be decreased because individuals can receive care in a home setting at a greatly reduced cost. These costs would also be decreased if more community based programs were available. Also, there are many seniors on waiting lists who could stay in their own homes at a much lesser expense to the government than in a hospital. Finally, monies spent on nursing home construction could be decreased if more people stayed in their homes. 60% of seniors who live in New Brunswick own a private dwelling and most, due to lack of alternatives, must leave them. As well, they cannot afford to live on their own as can be seen by the 42.7% of unattached Canadians over 65 years who live on or below the poverty line. Monies need to be better balanced throughout the spectrum of alternative housing for seniors." (138) (Challenge '88 Students, Fredericton)

"Demographic patterns indicate an increasing need for affordable, supportive housing for seniors... Increased preventive health measures and expanded community support services may be anticipated due to the spiraling costs of institutional health care and social assistance services...the need for this type of supportive environment is likely to increase significantly." (58) (seniors residence, Sackville)

While many briefs advocated for home-based services for seniors, most recognized that alternatives must be considered. In rural areas such as Tantramar, for example, where a high percentage of the scattered population is senior citizens in their own homes, the volunteer sector and government agencies have extreme difficulty in servicing them. In other cases, seniors must change their lifestyle because they cannot afford to maintain themselves in their own homes or because they are unable to live independently.

"It appears that many seniors while not needing alternate housing now, vaguely think a future need will be met without personal planning. It is our suggestion that 'alternate housing' might be the idea of shared housing..." (61) (Port Elgin)

[In St. Andrews] "...probably up to 20% are in the 65 and over category and many of these are living alone in homes far too large and expensive to maintain for their actual needs... We can safely assume also that many of these would welcome more compact and economical housing, and also that most so long as they are physically able, want to remain as independent as possible. The old traditions of self-reliance are alive and well in our senior citizens and must be respected and supported." (24)

"[we] recommend that NB Housing place a high priority on the housing needs of seniors and that it consider designing and promoting housing complexes which might combine in a single project the several types of housing needed. A complex, for example, which combines small apartments, a nursing home for the bed-ridden, and units which cluster single rooms around a common lounge and kitchen, could meet the several different housing needs which prevail. Seniors in such a complex could visit with, and be a support to each other." (128) (Fredericton South Liberal Association)

Two major drawbacks to current seniors' housing programs were frequently mentioned. One was the physical structure of buildings.

"A common problem for seniors was the lack of availability of ground floor accommodation or aids such as elevators. This was even a problem in units built for seniors... this was mentioned by almost every senior surveyed for future accommodation." (60) (Tantramar Housing)

Another was the eligibility criteria for entering a seniors' public housing unit. These are presently provided only for low-income seniors, and this is seen as unfair, both by those whose incomes are higher and by those who are eligible under the present formula:

"The condition that one must have assets less than \$25,000 and that one cannot have disposed of assets within the last two years is no longer realistic. Many of those to whom we refer today as the working poor have become seniors and find themselves in homes that are assessed above \$15,000 and this criteria will make them ineligible. This is totally unacceptable when we consider that the poverty line is determined to be about \$20,000. We believe that the criteria for entry to social housing has to be updated." (59) (Westford, Port Elgin)

"The new system...which considers only low rental units is unfair and totally unacceptable... we cannot accept the discrimination which would result against those citizens who have worked hard all their lives and contributed to the development of their community." (42) (Barachois)

"We recommend that any senior complex be of mixed tenants vis-a-vis a mixture of subsidized tenants along with those who can pay full rates, so that the poor senior is not automatically placed in the poor category simply by being identified by where they live." (17) (Saint John)

Presentations by seniors indicated that, as a group, they are the least interested in being scattered throughout the community, preferring to be located centrally relative to services where they feel secure. But they showed strong interest in maintaining their independence.

"... There will be an ever increasing number of seniors...on the housing market... Stimulation of the private market to respond to this need must be a focus of the provincial

government. Many of the new seniors will be financially more secure than in the past and therefore the private market once stimulated can alleviate some of this impact." (63) (Atlantic Peoples Housing)

3) Disabled persons.

Disabled persons also voiced concerns about programs directed at them:

"There are a lot of problems concerning housing for the physically disabled, but with an open line of communication between government and those concerned, a lot of these problems can be eliminated...there would be less amounts of 'white elephant' projects such as the Salisbury Rd. apartments where funds were provided for renovations, but the unit, not only too far from the downtown core (banks, malls, city transit, etc.), is not structurally laid out with the physically handicapped in mind (laundry facilities in a separate building)." (148) (Accessible Housing, Moncton)

"The disabled are people first, disabled second. They have an equal right to become self-sustaining and contributing members of our communities, with the right to choose, fail and achieve within the limits of their own potential. Today's disabled and seniors who are not fortunate enough to have family to care for them are 'warehoused' in institutions. Self-help by the disabled is the best answer to restore self-esteem and to promote the independence of the disabled." (95) (disabled consumer, Chatham)

"...almost any living arrangement can be made suitable if the proper resources are available and if the consumer - in this case the severely disabled - is given the opportunity to be a part of the planning and management of the arrangements." (112) (Association for Independent Living)

The disabled stressed their desire for independence and integration into the community at large.

"Certainly the issue of ghetto housing should be considered. People who are disabled do not wish to live with or near other people who are disabled." (118) (CRCD)

"The government spends millions of dollars to rehabilitate the physically disabled into the community, teaching them to be as independent as possible. Upon completion of such programs there is an insufficient amount of accessible housing units for the participants, thus creating an expensive, unfinished endeavour." (148) (Accessible Housing, Moncton)

"So often, clients being discharged from our Centre fall in the cracks as far as housing options are concerned; they cannot live in traditional housing situations (often due to absence of social support) and do not desire or need to live in institutional settings. In tackling these types of problems, it is essential that the ministries offering services to disabled New Brunswickers co-operate to develop comprehensive programs with respect to residential options." (115) (Rehabilitation Centre, Fredericton)

"The Fundy Regional Council strongly believes that housing for people with mental handicaps should be no different than housing used by the population at large. Practically this means that we do not support the building of institutions or segregated facilities. (The Rental Assistance Program for Disabled Persons) could be expanded to boarding situations so that if a person chooses to live with a family, rental assistance is available. Government must increase the number of apartment field workers to help persons with mental disorders find and stay in appropriate housing. These workers are the 'access ramps' for persons with 'invisible wheelchairs', those citizens who have mental disorders." (116) (N B Association for Community Living)

"We recommend re-evaluation of the criteria of disability for the purpose of establishing eligibility for public housing or rent subsidy prior to the age of 60." (152) (Wiser Women, Moncton)

People in wheelchairs made strong presentations to the Task Force about inaccessible buildings. This is a matter which is costly to address. The Task Force found one suggestion especially appealing. Although it does not solve present problems, it can prevent future ones.

"...(that) distinctions be made between preventing architectural barriers in the design of new construction and removing architectural barriers from existing structures. The cost of preventing barriers initially is insignificant when compared to the cost of removing or remodeling existing structures to make them barrier free." (112) (COIL Housing)

The theme of listening to consumers was frequently raised:

"NBHC should initiate ongoing market research to assess the effectiveness/applicability of current programs and to identify emerging needs. Common, well-proven techniques are available; focus group interviews, questionnaires or low-key interviews with program users, municipalities and housing groups. Such research is neither difficult nor very expensive; it can be contracted out. It is essential to doing good business." (25) (Charlotte County Community Futures)

PROBLEM 3. MAJOR FLAWS IN EXISTING PROGRAMS...

Issue F. There are great gaps in present programs; some groups of people are not served appropriately, if at all.

1) Working poor.

"there is a strong indication that this is the largest group affected by substandard housing. Low education and job skills, limited mobility, seasonal employment, low credit ratings make purchase/rental of satisfactory housing extremely difficult." (140) (Provincial Steering Committee)

"all housing programs that have government assistance should include the working poor—we cannot make it cheaper to stay at home than to work. The country can't afford such luxuries." (125) (Skigin-Elnoo)

"There were many statements about programs needed for the person or family who is working but at minimum wage. They may have assets of slightly more than \$8,000 but cannot swing a mortgage. They feel left out and state that people who don't work, and never have, get all the benefits." (60) (Tantramar Housing)

2) Single persons.

"In NB non-elderly non-families represent more than 20% of your core need. Despite this, singles are not expressly targeted for social housing assistance." (145) (CMHC)

"There is a lack of low rental housing for the single low income individual in our area. A few end up in seniors complexes so that they can cope with a 30% maximum of their income for rent. This situation is upsetting to both the senior and the younger individual." (108) (VON, Campbellton)

Single persons are the largest caseload of all groups on income assistance, representing all ages. According to the Department of Income Assistance,

"Most single persons currently live isolated in substandard rooming house accommodations. In May 1988, there were 3,543 single people who received \$227 'basic short-term assistance' per month, with the majority paying over half for inadequate shelter. Single persons on social

assistance have the least social and economic resources available to them to take advantage of opportunities...especially in the area of available and affordable housing." (124)

"I never have money to do anything...Sometimes I just sit around and cry because I am always alone. I don't even have money to go home to visit my dad and gram...I had considered trying co-op housing which has subsidy (but) due to electric heat my income would not be adequate..." (16) (Saint John Anti-Poverty)

"Many women of middle age are single due to abuse and/or alcoholism of a spouse, desertion or premature widowhood. With the advent of state supported single unmarried mothers, many more women will be reaching middle age in the future, with the same housing problems. The majority of these women have little or no marketable job skills. They are considered too old to be employable, even if skilled..." (152) (Wiser Women, Moncton)

"Over 70% of the elderly poor are women. Most of the elderly poor are unattached - living alone or with non-relatives - and 82% of these unattached elderly poor are women". (50) (NB Advisory Council on Status of Women)

"Single person populations have been entirely neglected except for a handful who have moved into co-op projects. In Saint John, single persons are the largest group of social assistance recipients. They represent 48% of Saint John's caseload." (40) (Housing Alternatives)

One suggested response was the development of non-profit rooming houses and bachelor units in social housing projects. (11) (Saint John Coalition)

3) Deinstitutionalized persons

The situation in Saint John and Campbellton is unique, because major psychiatric hospitals are located there. A survey done by the Canadian Council on Social Development indicated that 70% of users

of emergency shelters across Canada were current or ex-psychiatric patients, mentally ill persons and alcoholics. (137)

"_sending people out of institutions to live without adequate community support programs has caused many people to live on the streets, in and out of shelters in grossly inadequate housing_ once out of the institution many persons cannot work to provide for themselves or are refused work and/or housing because of the discriminatory practices of employers and landlords. Persons in these circumstances face almost certain 'failure'." (144) (NB Social Workers)

"We have in our province a serious problem of institutional re-admission described as the 'revolving door syndrome'. Poor housing for persons with mental disorders contributes directly to this problem. Our system, instead of helping people access stable, affordable housing to stay in their community, continually dislocates an individual, pulling people from community to the institution. Every time a person is hospitalized, they lose their housing. When discharged, they start all over again, often finding environments which provide shelter but could hardly be called home_ A large number of people remain in institutions simply because they do not have appropriate housing available_ A coherent housing policy for persons with mental disorders has a tremendous potential to help keep people well and out of the formal mental health system." (121) (Canadian Mental Health Association, NB)

"_returning persons to their natural geographical homes through the deinstitutionalization process is acceptable_ However, because it is a reality that there is a lack of community-based programs for all individuals who leave institutions, many are falling through the cracks in the present programs_ it must be acknowledged that these persons are ending up in emergency shelters_ The Fredericton Emergency Shelter is ill-equipped to handle these individuals, both professionally and staff-wise, but at the same time they can't turn them away_ It becomes a situation of waiting for an accident to happen." (137) (Fredericton Emergency Shelter)

"_ At present the institutions become expensive housing alternatives because much more cost-effective supports are not available in the communities." (94) (CMHA Miramichi)

"There are great numbers of people who are not getting well and only getting by. Half of them will return to the hospital within a year and three quarters will use the revolving door back to the hospital within three to five years. Studies seem to indicate that the money saved in cutting down institutional costs generally did not follow the patients to the community. Decent and affordable housing is important in promoting and maintaining wellness in all citizens, not only for those suffering and/or recovering from a mental illness."(14) (CMHA Saint John)

4) Youth.

There are over six thousand youth between the ages of 15 and 24 receiving social assistance in New Brunswick. (124) In 1986, 21% of the adolescent population served by social agencies in this province had no fixed address and no income.

"In response to the question of why youth approached the agency for help, the response most often stated was 'in need of shelter.'" (127) (NB Child Welfare Association)

"These youth (ages 16-19) are basically non-entities within the framework of our society. They are not recognized by government in programming or legislation, nor by the general population of the province in thought. The general atmosphere throughout our province is that if the problem is not recognized, it will not exist. However, the problem DOES exist. Our street youth move from friend's couch to friend's couch, basement to basement, relative to relative, or flop house to flop house. They have no stability in their lives - nor do they have much self esteem. They face each and every day in serious jeopardy. (They are) victims of abusive homes, alcoholic homes, uncaring homes, or youth returning from some form of institutionalized care. The availability of safe, adequate and affordable housing for street youth is paramount to their survival. All other concerns addressing these youth could be more easily addressed if that basic need of shelter were accommodated. The maximum available assistance is \$227 per month for a child not attending school and \$308 for children attending school. To suggest that these youth can obtain shelter within this income framework is a joke. These youth must supplement their assistance through illicit activities. One of the few commodities these kids have are their bodies, and

that, sadly, is what is most easily sold." (130) (Child Find NB)

"...for street kids, the problem of housing is a vicious circle. A lack of shelter makes it impossible for them to finish their studies; a lack of education makes it nearly impossible to find adequate employment; no employment means no money, and no money means no shelter. This vicious circle cannot be easily broken. More interdepartmental and intergovernmental coordination and consultation will be needed in the provision of services and design of programs to ensure that one program does not reduce the effectiveness of another." (132) (NB Youth Council)

"Youth in foster care, upon reaching the age of sixteen, and young offenders, when being released from custody, often find themselves with no place to call home. Often child care workers must literally turn these children out to the street with suitcase in hand, no money and tears rolling down their cheeks." (45) (Moncton Boys & Girls Club)

"...youth between the ages of sixteen and nineteen or twenty...are truly in a desperate situation. They do not qualify for any social housing program and they receive too little social assistance or work for too little money to enable them to have adequate housing." (46) (individual, Dieppe)*

"If affordable long-term housing were available, with minimum supervision and follow-up programs in place, the following horror stories for New Brunswick adolescents could be eliminated: living in a cardboard box or railroad car, offering oneself to adults for sexual exploitation in return for money or for shelter, desperately and deliberately selling drugs or committing theft as a means of having one's survival needs met." (127) (NB Child Welfare)

The New Brunswick Youth Council and others made eloquent pleas for improvements in student housing.

"... students spend on average 70 % of their income on housing. I personally have known the reality of spending most of my time wrapped in blankets, trying to work on a paper with frozen cramped fingers, and finding mice huddled under the covers in my bed because, as a student, it was the best housing I could afford. It was difficult and it was demoralizing. We recommend that all levels of

government co-operate to ensure that minimum living standards can be attained by students with the funding they provide." (132)

"...people generalize that all students are noisy and disruptive, and we constantly have to experience having a door shut in our face because we are students...because of our financial situation, and the high costs of rent, most of us end up living in inappropriate settings, or in residences quite a distance from school, which lead to transportation problems." (43) (student)

5. Victims of family violence.

The existing transition houses and/or emergency shelters which serve victims of family violence, usually mothers and children, are funded by departments other than NBHC and are operated by religious orders or community groups who have a constant struggle to ensure the continuity of the facility. Clearly, the residents of these facilities are in desperate need of affordable, safe and adequate housing, but they do not meet the criteria for assistance because, according to the point system used in determining eligibility, they are adequately housed (in the transition house) - another Catch-22 situation which causes untold hardship and frustration.

"The structure of housing for victims of family violence thus tends to force a mother to choose between a life of physical/emotional abuse for her and her children or a life of fighting poverty, homelessness and deprivation. Neither is a real choice, both are oppressive and both contribute to the suffering of persons and existence of serious problems for the future generation." (144) (N B Social Workers)

This story is typical of many heard by the Task Force:

"I arrived at the Transition House...scared and with two children...with little more than we had on our backs and an abusive husband in pursuit... Coming from a solid middle income area, I looked for a nice area to raise my children

[she has 2 jobs but couldn't afford the rents] and most places wanted no children... and you surely weren't getting an apartment if your address was Transition House... I therefore moved to the so-called slum area... where the rent was affordable even if the accommodation wasn't lavish. I found a landlord with a heart... [she was introduced to new experiences such as]... going to the food bank which I did only twice because of the degrading experience, having your name continually announced over an intercom system... no way to try and build up your self-esteem to carry on."
(147)

6) The transient homeless, or "street people".

Emergency shelters are operated by volunteer or religious agencies and are generally unable to provide more than a roof, a bed, decent food, and supportive company. Members of the Task Force visited emergency shelters in Fredericton and Moncton and heard about others, which are striving to assist those for whom there is no other alternative. Such people, who have no fixed address and thus no access to social assistance programs, are frequently referred to the shelters by government agencies who have nothing more to offer them.

Residents of emergency shelters are long or short-term, of all ages and both sexes. Some are really in transit seeking work, while others are deinstitutionalized individuals with no place to go, "independent" youth, or victims of drug or alcohol abuse.

PROBLEM 4. OPPORTUNITIES FOR THE INTEGRATION OF ECONOMIC AND SOCIAL GOALS IN POLICY AND PROGRAMS ARE FREQUENTLY LOST OR WASTED.

Issue A. The relationship between housing, poverty, unemployment and the entire range of economic and social programs, while recognized in theory, is not recognized in practice.

The legislation would be a good place to start; it was recommended that the New Brunswick government,

"in concert with other provincial governments, redraft the National Housing Act so that it becomes social rather than economic in its fundamental nature." (144) (NB Social Workers)

A holistic approach to human development was frequently suggested.

"Housing is not to be looked at as a separate issue or in isolation, but as part of a total overall social program that must be integrated with all needs of the family, that is education, recreation, health, transportation and other needs." (153) (St. Stephen Volunteer Centre)

"Housing is a major indicator of community health and is an important community development tool." (131) (N B Planners)

"Shelter is only one of many basic human needs and shouldn't be tackled in a piecemeal approach. Badly housed people can suffer severe health problems. Life skills, counselling and training is pointless if there is no place to practice skills learned. Good employment habits are lost in bad housing conditions. Those without adequate housing are socially stigmatized, inhibiting community interaction and access to community resources. Low self-esteem is reinforced by depressed housing conditions." (126) (individual, Fredericton)

"We can use housing as the focal point to strengthen the family unit. They can learn skills in building their house. The community can be a big part in the planning process in the sense they can exhibit a more caring attitude to the lower income and in most cases less fortunate members of their community as well as showing support." (125) (Skigin-Elnoog Housing Corporation)

"The bottom line of our society must become human dignity rather than being centered on market-oriented values such as 'profit maximization' and 'competition.' We can begin to ensure human dignity by establishing a secure base with which the poor can begin to take control of their lives and decent and affordable housing can provide this." (8) (individual, Saint John)

"In the housing co-operative where I live I have seen a great phenomena taking place. People who were once stigmatized as 'welfare' or 'incompetent' are now becoming part of the community. They are participating actively, getting their lives back on track, and regaining their self-confidence. They may not have owned anything else in their lives, but at the very least they can say that they own their own unit, which is comfortable and affordable and no one can force them out." (21) (individual, Saint John)

"All departments with a responsibility regarding shelter for low income New Brunswickers should emphasize social responsibility in addition to fiscal responsibility, so that when assessing a client's particular situation, the socio-economic as well as fiscal criteria are equitably considered. There is more to adequately meeting the housing requirements of people in need than meeting the dictates of a balance sheet." (124) (DIA)

"Any housing policy must reflect an overall view of the person and avoid disassociating his housing from his other needs. Work out teaching projects designed to show the unemployed how to build and maintain their own house and teach them the carpentry trade in the process." (3) (Accueil Ste-Famille)*

[Clients should have the opportunity to learn some skills as their house is built]. "The biggest problem that this suggestion is facing now is the bureaucrats who say employment, training and future is not our concern. This is a housing corporation, not manpower or community college..." (55) (N B Aboriginal People's Council)

"Building more affordable housing will solve the immediate, visible problem but often does little to address the underlying causal conditions of poverty and dependency. The longer term goal of assisting local people in the building and strengthening of community capacity must also be pursued. Local capacity is a form of community entrepreneurship by which people learn how to solve their

own problems and to take advantage of opportunities. Building local capacity is a social learning process that creates hope, strengthens confidence and reveals hidden resources. It recognizes the value of local resources, both human and material, and aims at making better use of them." (131) (N B Planners)

One suggestion: that

"A study be made...with the idea of initiating a workers' co-operative to provide housing and housing components by and for those who need low income housing. This would establish an industrial base around a most basic need controlled by those who have this need... This could be centered around an integrated program that would provide trade skills, a sense of achievement, and the very important psychological by-product of self-esteem." (8) (individual, Saint John)

PROBLEM 4. OPPORTUNITIES FOR ECONOMIC AND SOCIAL INTEGRATION...

Issue B. The environment in NBHC housing projects is not conducive to the full development of human potential.

Problems of living in NBHC projects or houses were vividly described to the Task Force.

"We have seen the negative effects of large, isolated social housing projects. There seemed to be virtually no positive community identity there among residents." (11) (Saint John Housing Coalition)

"I could make really close friends here. But I won't because you have to mind your own business. If you don't then you have everybody talking." (39) (individual)

"The low rent kept you there because you couldn't afford to live elsewhere but the fear made you want to leave for the safety of children, fear of walking down the street at night, fear of windows being put out, fear of being alone, the biggest fear was you had no control over your own destiny. Your neighbors always watching out of their closed curtains, instead of helping each other, they couldn't wait to cut your throat. When anyone did try to become active and get people involved... it didn't work because apathy had set in." (16) (Saint John Anti-Poverty)

"When your street is known by a four-letter word beginning with 'f', it is kind of hard to keep your pride and dignity. As soon as you move to this street, you are considered either a welfare bum, lazy, and for the women, anything but a lady... it is understandable why some people have little or no respect for themselves, let alone anyone else... if you are placed in an environment where you are regularly degraded, you will begin to believe that you are less than the rest of the populace, and you will act accordingly. The people here are good people but have been beaten down. I have a decent house, and if it were located anywhere else, no one would even notice me..." (90) (individual, Richibucto)

(on NB Housing units) "The place is not homey... I would like to move out of here but I can't because I can't afford another place. So that's why I'm staying. I've bought a lot of things in two years, thinking it would make me

happy. But it's not material things. It's the place itself. We have labels put on us because of where we are living. The only way people would know how it is...you'd have to live it." (39)

"Right now I'm at the point I'm willing to pay high rent to get my children out of here. I'm not happy here and neither are they. I even hate to say to people where I live." (39)

"I'm single with two children. The rent's cheap. I'm buying things for my apartment and my children. But guess what, I don't want it. I'd give it away just to get away from NB Housing." (39)

A number of interesting suggestions for action were offered, including this one from the Fredericton Police Department, which has been instrumental in improving the environment of NBHC's Doone St. project:

"Building security and design as well as neighbourhood planning has a dramatic impact on the security, peace of mind, and...quality of life...very little actual input is solicited from the police or persons who have studied security by way of environmental design. These... enhancements can greatly assist in a reduction in crime, and more importantly the fear of crime within the housing complexes." (122)

Many presentations indicated that positive results could be obtained by encouraging tenant participation in various ways:

"...each building should have their own 'house meeting' to deal with any problems arising. The onus should be put on the people to try and work things out in a constructive manner...with some incentives and some properly initiated regulations these areas could become an asset to the entire community..." (16) (Saint John Anti-Poverty)

"The experience of the co-op sector would indicate that a very high degree of tenant participation in housing project management is not only feasible, but may even be desirable if our objective is the creation of stable committees. Tenant participation is also cost-effective..." (11) (Saint John Housing Coalition)

"_that_selected social workers, committed to several years' involvement, be assigned to work in districts like the South End of Saint John and the Rifle Range, to help build a sense of community and to locate and encourage local leadership in the communities and work towards alleviating the 'ghetto' atmosphere of these areas." (15) (church committee, Saint John)

PROBLEM 5. LACK OF CONSULTATION WITH CONSUMERS AND OTHER SECTORS CREATES PROBLEMS IN PROGRAM DEVELOPMENT AND DELIVERY.

Issue A. The public perception of the New Brunswick Housing Corporation has been generally negative, particularly with regard to construction and maintenance, interaction with clients and availability of information.

"Publicly owned housing should lead the market in terms of management and maintenance levels. Unfortunately this can not always be said of all NBHC units. The physical condition of some projects, community and social problems with them and the public perception of the projects and the people living there are but few of the matters which require attention." (151) (City of Saint John)

Inadequate maintenance is related to the dependency syndrome, in which NBHC tenants are not permitted to participate in the upkeep of their units, nor are they allowed to make any improvements, such as fences or painting, without permission.

"My excitement at receiving an NB Housing unit was short-lived after I went to look at the unit from the outside before moving in. There was something very dismal about the sitting, I couldn't put my finger on it, but the feeling I had was something like 'this is the end of the line.'" (147) (Fredericton)

The attitude of NBHC personnel towards their clients was frequently mentioned:

"In all of our discussions with consumers, advocacy groups and community leaders and representatives, the one striking common component which all of these parties mentioned is the poor treatment given to potential clientele. It would appear that there is often a lack of appropriate sensitivity in receiving requests for information. It would appear important that these individuals be treated with a bit more dignity and respect." (41) (Premier's Council on the Status of Disabled Persons)

"Being a client myself, I feel that being respected solves 50% of my problems." (HD, personal communication)

"NB Housing must become more sensitive to the problems of the poor and needy. I was beginning to wonder if it wasn't run by the military..." (99) (housing consumer, Chatham)

"The people who work 8-5 at NB Housing go home at 5 o'clock and they don't have an understanding of what it's really like. How can a doctor remedy a problem without a proper diagnosis?" (16) (Saint John Anti-Poverty)

"NB Housing has become, to many people who need help, a great bureaucracy where a phone call has replaced real people contact. We must make sure that NB Housing officials are out on the road, talking to real people about real problems. NB Housing must be structured to serve people who are not accustomed to, comfortable with or capable of dealing with normal banking institutions. NB Housing must make sure that it deals with working people and the working poor so that there is a real comfort level of communication." (98) (MLA)

There were frequent complaints about the availability of information. For example, the concept of the waiting list seems generally misunderstood. To most people, a waiting list is dealt with in order of the names on it. A name on a waiting list for an NB Housing unit, however, may stay there for years because of the "worst-first" principle; those who have the greatest need (according to a point system) are served first. Thus, waiting lists become long-term, hopeless holding tanks. People are forced to consider putting themselves even more at risk in order to move up the priority list.

Other examples were offered:

"The non-profit program guidelines are not sufficient in themselves to allow a group to proceed infallibly to a project conclusion. It would be useful if NBHC were to conduct periodic seminars for non-profit groups to explain the policies and procedures and exchange ideas..." (133) (Fredericton Non-profit Housing)

"Legislative complexity complicates and sometimes blocks projects, it frustrates non-profit deliverers (who lack the time, expertise, resources and inclination to play bureaucratic games), and it adds significantly to the difficulties and workload and costs of NBHC and other delivery agencies." (140) (Provincial Steering Committee)

"Information available to the public about the services is neither complete nor the same for the different regions of the province. Other departments do not seem to be capable of directing their clients to the services available at the NBHC." (149) (St-Antoine)*

"Apparently people are eligible for Rental Assistance if they are in a certain social service classification. Why this is so is difficult to find out." (36) (Moncton Community Residences)

The concept of a one-stop information centre was widely supported, as well as more immediately available methods of communication:

"(We need)_ a continuing avenue for two-way communication through a toll-free line staffed by a trouble shooter/ombudsman to ensure NBHC programs remain vital." (25) (Charlotte County Community Futures)

"One stop shopping' for access to complete, dependable information should be provided at the community level, preferably at a non-government source. The concept implies that where the 'one stop' does not have the information, it is responsible for obtaining it and standing behind it." (140) (Provincial Steering Committee)

"Form an association of agencies and individuals concerned with housing in the area so as to link existing information and services. This association should hire one or more persons to administer an information centre and telephone line which would draw its information from the pooled resources of the agencies and individuals involved..." (70) (Campbellton Housing Committee)

PROBLEM 5. LACK OF CONSULTATION...

Issue B. Despite the importance of effective use of limited resources and the impact of housing on communities, no adequate, regular mechanisms for consultation between the government and other sectors have been established.

The input from the community is very important.

"...decision making, on such matters as housing and land use, should involve local residents as they often have insights into problems and opportunities not perceived by others. Furthermore, policies and plans...formulated for an area are more likely to receive support and hence be implemented if the people are directly and meaningfully involved in formulating them." (131) (NB Planners)

Many briels made the point that it is important to get the entire community involved in public housing from the earliest stages.

"The ideal source of information and advice on community problems is from within the community itself, utilizing from the outset a representative committee or group sponsored by town authorities and acting as a medium to facilitate both a formal study process and a continuing dialogue with other town organizations and interested individuals." (24) (St. Andrews)

"...public housing issues affect all citizens - those who lack appropriate shelter, those whose taxes pay for social programs and those whose living conditions through their current formative years will determine the future of our society." (25) (Charlotte County Community Futures)

"The delivery of small-scale integrated social housing projects is the most cost-effective method of eliminating, permanently, the combined affordability/adequacy problems affecting our core-needy population. Localized delivery ensures greater sensitivity and accountability to, and acceptance by, the clients and the community at large." (11) (Saint John Housing Coalition)

The private and third sectors should also be consulted.

"We would like to see more consultation with our industry in the future, not only between our organization and NB

Housing, but between NB Housing and other departments that affect housing, such as Labour and Justice." (101) (NB Homebuilders)

"We believe that the solutions to housing problems will come from the grassroots. The creation of community-based coalitions on housing throughout the province, composed of the broadest possible representation, will establish the vehicle for the promotion of housing issues." (11) (Saint John Housing Coalition)

"Experiences in other provinces have indicated that bringing together key community and government representatives to discuss recommendations, in a draft form, increases the responsibility and commitment to the solutions." (13) (Saint John Human Development Council)

The importance of consulting with the housing consumer at all stages of planning and delivery was stressed in a number of presentations.

"The lack of consultation with, and power of, consumers in the field of social housing has persistently doomed initiatives to failure and consumers to housing grief." (144) (N B Social Workers)

"We must always work towards the most cost-effective means of providing adequate and affordable housing. Senior civil servants and politicians do not have all the answers, simply because they are not directly involved in the grass-roots development and management of social housing projects..." (4) (Housing Alternatives, Saint John)

"How can a politician who doesn't know what it's like to be poor design any program from an arm, two-arms', ten-arms' length away?... Don't just go see the shacks, get off your butt, get out of the car, go talk to the people please do not go into these rural areas and say, 'Oh my, how can I help these poor people?' Don't do it. Go to the people and ask them, 'What can I do to help you help yourself?'" (62) (individual, Westfield)

"Realistic goals of potential occupants must be taken into consideration. Goals set for less fortunate people economically speaking by those more fortunate may not be realistic, not practical." (142) (Saint John West Liberal Association)

"...the assumption that the needs of the poor and the marginalized are problems of government agencies [is a false one]... [the disenfranchised] are the ones who know from experience what are the real needs of the homeless and their answers may surprise us. Also our ideas about ourselves must change so that we can find genuine respect for their dignity and creative potential... They must become empowered to share in policy making and community initiatives for adequate housing." (97) (Retired priest, Chatham)

"Our group is more than willing to be involved in looking at solutions and alternatives. There is a positive energy in this group that could be utilized to address their own needs. I believe the task force has served a perhaps unintended purpose in that people 'felt heard,' acknowledged, affirmed and hopeful." (141) (single mothers, Moncton)

"To ensure that the programs of NBHC meet actual needs, efficiently and cost-effectively, on a continuing basis, it is essential that the monitoring and responding to housing needs be built directly into the corporate policy and structure. The Task Force on Housing is one aspect of such a policy - but it is short term. What responsiveness is planned next year, or thereafter?" (25) (Charlotte County Community Futures)

PROBLEM 6. THE ROLES OF THE VARIOUS SECTORS INVOLVED IN THE PROVISION OF HOUSING ARE NOT WELL-DEFINED.

Issue A. The response by municipalities to their housing needs has been uneven, ranging from total disinterest to total involvement.

"It is strongly recommended that the province prepare a set of fully integrated strategies on settlement, housing, transportation, resource development, environmental protection and economic growth in order to ensure that the land and water use objectives are met in the best possible way and that properly planned programs are put into effect. Such a strategy would serve not only to integrate the activities of various provincial departments but would also assist municipalities in their own planning. Too often municipal plans are prepared in a vacuum created by the lack of well articulated provincial policies." (131) (NB Planners)

"NBHC should consider increasing its level of consultation with local governments on its planned activity. Often NBHC chooses to fund projects in municipalities without informing local officials. This causes problems sometimes with local neighbourhoods opposing the project and/or when the locations of such projects do not comply with the policies of municipal development plans." (151) (City of Saint John)

[The experience Chatham had with terminating deplorable housing conditions] "convinced municipal officials that the provision of dignified and affordable housing to many members of our community is absolutely essential." (96) (Town of Chatham)

"Municipalities should be encouraged to play a greater role in housing issues. They should be provided with the tools necessary to undertake land banking for social housing." (131) (N B Planners)

"NB Housing can become much more involved in urban core redevelopment, because housing should be the essential first element in restoring life to our downtowns...a planned increase in the downtown population would restore a sense of community there and would also satisfy the needs of many people who by choice or necessity prefer to live in a downtown... The secondary benefit of downtown housing is that it helps to revive the downtown... We must get away from designing individual houses or apartment buildings, and

instead begin to build communities." (128) (Fredericton South Liberal Association)

"It is necessary for all subsidized housing to have the support of their community. It is also obvious that most communities need better long term planning. These plans should have a native component as well as other special interest groups and minorities. It is only through the compassion of our communities that we can expect to advance in a practical way." (125) (Skigin-Elnoog)

"Large, rich suburban areas also contribute to the problem, separating the 'haves' from the 'have - nots'... Zoning bylaws are, in part, to blame for this segregated society. Conversely, zoning bylaws can be used to overcome the problem." (23) (architect, Saint John)

Not all of the responsibility at the local level is perceived to lie with municipal governments, however.

"Local groups, municipal councils, non-profit groups as well as churches and other concerned agencies should be encouraged to familiarize themselves with the housing problems in their communities, and to develop proposals to address their specific problems by submission of these proposals to NBHC." (124) (DIA)

"Churches, the [non-housing] co-operative sector and trade unions come immediately to mind as groups with investment capability as well as a client base of needy households. Across the province, government has had difficulty in locating community-based deliverers which would accept funding to develop low-income housing projects. For a variety of reasons, the commitment in time and money, which housing management requires, intimidates many organizations. Government and existing non-profit housing deliverers can and must do more to encourage these organizations to overcome their fears and make a commitment to enter the market." (11) (Saint John Coalition)

PROBLEM 6. ROLES OF SECTORS...

Issue B. The roles of the private (profit) sector and third (non-profit) sector may come into conflict, while the volunteers carry on.

Given the scarce financial resources of most governments, and the extent of housing need,

"governments are putting increased emphasis on the harmonization of private market activity with societal interests in the achievement of public policy objectives."
(145) (CMHC)

At this point, the issue of government interference in the market again rears its head.

"Since short term and varied incentive programs cause disruption in the industry, we would prefer that our industry be allowed to find its own level without any artificial stimulus or short term band-aid solutions. We prefer a long term housing policy that will eliminate the peaks and valleys in our industry and maintain stability."
(101) (NB Homebuilders)

"There is a housing cycle which begins with family formation, moves through increasing and decreasing family size and ends with the passing of the original family members; but at the same time it is also rejuvenated through offspring and so the cycle begins again... Most government sponsored social housing programs have had major impact on these cycles... Not only our business interests, but the dream of New Brunswickers to own their own homes and build financial security for themselves is dependent upon the unfettered continuance of these cycles...given full information, equivalent assistance, and adequate lead time, the private sector can and will react positively and competitively. (We want) "expanded assistance in...shelter allowance programs, insuring that they are not skewed in favor of non-profits or other government sponsored units... In the event government feels the need to expand shelter availability through any program, the grants, financing perks, subsidies, tax breaks, etc. which are offered to government agencies, non-profits or co-ops should also be made available to private sector interests

with a request for participation and proposals." (119) (NB Real Estate Association)

"The real barrier with the private sector lies with landlords, who with some justification view co-operative housing and even public housing as a competitor in the marketplace. Housing co-operatives attempt to convince the consumers of the benefits of co-operative membership over patronage of profit-oriented enterprises. We in the housing co-operative sector intend to continue to be a viable alternative to renting or even to home ownership. Private landlords will have to live with this, just as banks and supermarkets live with co-operative competition, and try to offer a better product or service." (20) (Co-operative Housing Foundation)

Despite the philosophical and practical differences between the private and third sectors, they are united in their wariness of government housing efforts:

"No other player in the housing sector has the freedom of movement which the three levels of government collectively enjoy. at the same time and for the same reasons, no other player in the housing sector is capable of causing the market-wide chaos which government, especially federal government, can and does when its activities are unsustained, unco-ordinated, unpredictable or inappropriate to local conditions." (11) (Saint John Housing Coalition)

Meanwhile, the volunteer sector continues to work at the grassroots:

"The (volunteer) sector is a unique and irreplaceable resource providing: housing and broadly based skills; community and consumer credibility; 'person hours' which government could not begin to afford and a level of dedication which could not be purchased at any price. Nevertheless, it is frustrated by delays, red tape, slow (or no) decision making, and by a lack of formal recognition and minimum support necessary to bring its contribution to full potential." (140) (Provincial Steering Committee)

"...we cannot allow ourselves the selfish luxury of indifference. From a purely fiscal point of view, we must act together responsibly or we will harvest a generation who have not seen goodwill and therefore cannot plan a

*campaign of compassion... We must all dream beyond
today." (61) (Port Elgin District Voluntary Action Group)*

PROBLEM 7. THERE IS LITTLE RECOGNITION ON THE PART OF THE GOVERNMENT OF THE IMPORTANCE OF THE PREVENTION OF PROBLEMS.

Many presentations urged the government to attack the causes of the so-called housing problems, which are rooted in poverty and have their most serious impact on children.

"interprovincial comparisons of child poverty show that in 1988 New Brunswick had the highest child poverty rate for single-parent families led by women (in Canada)...76.4% of all children being raised by sole-support mothers were poor. Single parent families, which are largely headed by women, make up only 18% of all NB families with children at home. However, they make up almost 67% of such families in receipt of financial assistance." (50) (Advisory Council on Status of Women)

"The most critical years for the development of the human person are the early years of childhood, from birth to about five years of age. The largest and most significant proportion of brain growth, intellectual development and personality formation occur in this period. Therefore, it is critical, not only for the family but for society, that families be secured within society and that they have the economic means to participate in the life of the community to the degree that is necessary to ensure their human dignity. ...I have seen much poverty and its consequent and damaging impact on the mental, emotional and social development of innumerable children. Most frustrating of all is the realization that their emotional and learning problems are not the result of their failure but that of the environments in which they were raised" ... (8) (teacher, Saint John)

"...when a family pays 80% of their income on housing, they do not have enough money to provide the food necessary for growth and development of the family members... Studies have proven that children who do not eat breakfast have a more difficult time concentrating and learning, yet we expect them to perform on similar levels to middle and upper income families. More often than not, the result is failure in school and our illiteracy rate continues to climb." (107) (N B Home Economists)

"Children raised in poverty are handicapped in receiving the education and lifeskills they need most to escape from limited economic prospects. Poor children who drop out of school early are further handicapped in their social and economic development." (124) (DIA)

"Historically, housing has not been regarded as a 'mental health' service, yet it is one of the cornerstones in the maintaining of ones mental health..." (94) (CMHA Miramichi)

"...although money may be saved in one area by not addressing this issue in a fundamental way, the cost to society is being felt in health care, policing services, justice institutions, counselling services, and most importantly, in a severe loss of human resources, the richest resource any society has." (144) (N B Social Workers)

"It has recently been published that in excess of 100,000 New Brunswickers live below the poverty line, and that one in six NB children live in poverty... The business community views this as a tremendous waste of a great natural resource. People are resources and assets, and it is not good business to waste these resources and assets... [In Sweden, every young person is guaranteed a job or training because of society's attitude]... When there is not full employment, the attitude is clear - it must be the economic system, its policies and programs, and not the citizens, which has failed." (143) (Fredericton Chamber of Commerce)

"the poverty of the poor is not a call to generous relief action, but a demand that we go and build a different social order." (8) (individual, Saint John)

PART IV. PRINCIPLES, STRATEGIC STATEMENTS AND RECOMMENDATIONS

This section identifies directions for government policy and suggests actions based on the problems and issues just outlined.

Principle 1. Adequate and affordable shelter is a basic need like food, water and clothing, which must be met before human development can proceed to its full potential.

Significant theories of human development support the concept that people have a "hierarchy of needs" which have to be met in a particular order. Clearly, food, water, clothing and shelter are the most basic requirements. If the government's goal of economic development is to be achieved, it must enable people to meet these needs. It is not reasonable to expect a bustling workforce to emerge from households where people are malnourished, cold, or unable to wash, and have little hope of improving their lot.

Governments have a tendency to begin policy development at a level which is higher than that of the basic needs, on the assumption either that all basic needs are being met, or that people can make progress in other areas even if these needs are not satisfied. Both of these assumptions are false. For example, it is a major struggle for an adult or child to learn to read in a crowded, cold and/or badly-lit room. Job skills are of little use to a person who lacks energy due to poor nutrition and erratic sleep patterns. Homemaking skills are difficult to apply in a house where there is no hot water. The point is that until the basic needs are met, until the foundation is strong, the rest of the structure is weak.

Housing is the subject of this report, but it cannot be separated from other basic needs. Many people in New Brunswick live in shelter situations that offer them only minimal protection from the elements and are inadequate in every other respect. Some have found adequate shelter, but at a price which dooms them to continuous deficits and choices between necessities, none of which can be sacrificed without negative consequences. Government must recognize that human and economic development require a holistic approach, which integrates all elements related to the achievement of individual potential, such as housing, financial stability, education and training, and the development of self-esteem. The first step of the holistic approach is to help people help themselves to meet all of their most basic needs.

Inadequate and unaffordable housing does not have an impact only on those who must live in it. It is a pervasive destructive force, both socially and economically. It prevents people from fulfilling their individual potential and from becoming personal and financial contributors to society by forcing them to the bottom of a system which entrenches dependence.

If, therefore, we accept that housing is a basic need and that both the individuals in need and society in general benefit from having that need met, the Task Force believes that it is the responsibility of the government to adopt and implement policies which will promote housing adequacy and ensure the availability of

affordable housing. This has been recognized by the government of Canada in signing the Universal Declaration of Human Rights adopted by the United Nations in 1948, which says:

"Everyone has the right to a standard of living adequate for health and well being - including food, clothing, housing and medical care and necessary social services."

This concept, while firmly rooted in the value system of Canadian society, has not been developed to the necessary extent through social priorities and government action.

Another neglected concept is that responsibilities accompany rights. Although "rights" may be bestowed by the flourish of a pen, they are not activated automatically. It takes effort and dedication to put "rights" into practice and to accept the responsibilities which support them.

The problems having been outlined in graphic terms in the first part of this report, what remains is to marshal the political will to commit the necessary financial and human resources to meet the challenge.

The Task Force believes, based on the evidence brought before it, that war must be declared on the housing crisis in New Brunswick. To those who call this an over-reaction, we need only point to thousands of our people who are born into the poverty symbolized by poor housing, and who die there, having been under

attack for a lifetime by the forces of exposure, poor health, overcrowding, depression and apathy. We cannot turn our backs and accept that poverty will always be with us; to do so is too costly, both economically and socially. Apart from the human devastation, we simply cannot afford to support a large population of impoverished people.

As in any war, all sectors of the government and the economy must be engaged and committed to victory. The federal government must be willing to support innovation, flexibility and progress which are initiated at the grassroots level. The provincial government must make a commitment to adjust its fiscal priorities so that money is directed to housing for those who need assistance, and to design and implement our own housing initiatives to bridge or complement existing federal/provincial programming.

Many issues are camouflaged by housing problems. The attack and the funds must be directed at a number of targets. Without appropriate support, education, and employment, the people whose shelter needs may be met will remain in the vicious cycle of poverty and dependence.

Speaking at the Canadian Conference to Observe the International Year of Shelter for the Homeless in September 1987, June Callwood compared poverty and social problems to a mine cave-in. Our response to that crisis is not to send in a social worker to teach the trapped miners how to cope at the bottom of

the shaft, or to make life down there more bearable. Our response is to remove the rocks and debris which pin them down so they can get out. Our resources must be engaged in helping people escape from the poverty traps.

The final element needed for victory is an understanding of the nature and consequences of poverty both by those who do not live in it and by those who do. The effects of poverty touch everyone, directly or indirectly, personally or financially. Everyone must be involved in its eradication.

STRATEGIC STATEMENT ONE:

That the government of New Brunswick direct sufficient human and financial resources, not confined to those included in the current federal/provincial three-year plan commitment, to the achievement of adequate and affordable housing as a basic requirement for full development of the economic and human potential of this province.

THE TASK FORCE RECOMMENDS THAT THE GOVERNMENT

1. accept as a basis for decision-making that everyone has the right to a standard of living adequate for health and well-being, with its corresponding responsibilities.
2. make the provision of adequate, affordable, suitable housing a government priority by allocating a portion of the provincial budget to housing which corresponds to the magnitude of the need.
3. make more effective use of available resources by
 - a) identification of specific and/or unique local needs and use of local designs, materials and methods.
 - b) identification of all potential sources of revenue, including housing-related funds from other departments, such as insulation money from NB Power, emergency repairs from the Department of Income Assistance, etc.
 - c) careful targetting of programs so that they reach only those who need them.
 - d) removal of systemic barriers, such as bureaucratic red tape and lack of access to information, to allow full participation of all sectors.
 - e) maximum utilization of all federal programs appropriate to our goals.
4. increase the supply of affordable housing through
 - a) new construction, primarily by the private and non-profit sectors, with government assistance as needed.
 - b) programs which reduce costs
 - 1) of housing construction, such as sweat-equity, self-help and cooperative ventures, by which an investment of time/work is made by the consumer in lieu of money.
 - 2) of housing acquisition, such as home completion loans and downpayment assistance.
 - 3) of housing operation, such as energy-efficient, cost-effective design and the use of wood heat.
 - c) innovative use of existing buildings, such as surplus public institutions.
5. address the affordability problem by increasing disposable income through subsidization of shelter costs, thereby making available a higher percentage of a low income to meet other needs.

Appendix E provides an expanded explanation of this recommendation.

6. improve the condition of existing housing stock by
 - a) legislating clearly defined, enforceable minimum standards for new and existing housing in rural areas and motivating landlords and homeowners to comply, through education, financial incentives, and enforcement.
 - b) requiring municipalities to have minimum standards bylaws and to enforce them. Consider the use of both incentives and sanctions to encourage compliance.
 - c) increasing the penalties for non-compliance with minimum standards bylaws to meaningful levels.
 - d) providing an inspection system which facilitates the process of emergency repairs.
 - e) making home improvement loans accessible for owners of substandard homes who do not meet the loan criteria of commercial institutions, permitting upgrading in steps with which the applicants are comfortable.
7. address the immediate needs of those who are excluded from or neglected by present programs:
 - a) provide safe emergency accommodation for those who have no shelter alternatives, such as unattached youth and deinstitutionalized persons.
 - b) provide transition and second-stage housing for victims of family violence and the disabled.
 - c) expand access to public housing to single people.
8. review and revise, in consultation with all stakeholders, the Residential Tenancies Act (including the structure, function, location, mandate, power and relationship to other departments of the Office of the Rentalsman), so that
 - a) its rights and responsibilities are extended to boarders and lodgers.
 - b) it includes (where possible) public housing.
 - c) it protects tenants from excessive and sudden rent increases without penalizing landlords.

9. develop and make public, in consultation with all interested sectors, an implementation strategy for these recommendations, to be reviewed with regard to progress and modifications within one year of the release of the report.

Principle 2. Housing is more than shelter; it is a total environment which promotes human development.

We recall the little girl who stated, "I don't have a home; I live in a low-rental." There is a difference between a roof over the head and a home. Previous experience with government programs has illustrated all too graphically that adequate shelter will not, in itself, guarantee entrance into the mainstream of our economic and social life. On the contrary, it has frequently isolated people, physically and/or psychologically, from positive contacts with the community which could contribute to their growth.

Housing is a critical block in the foundation for human development, but not the only one. Accordingly, government policy should not be restricted to the shelter component. Attention must focus on the people who need not only housing but also education and support systems which assist in the achievement of self-sufficiency and the acquisition of self-esteem.

As we have seen, one of the major complaints brought before the Task Force is the lack of coordination between government departments, which creates cracks in the system through which people continue to fall into dependency with alarming regularity. People are passed from one department to another in a grinding process which wears down even the most determined, and which inevitably leads to frustration on all sides.

Most people tend to thrive in an atmosphere of continuity and stability, where they understand the system and how to use it. The element in any counselling or support situation which assures the greatest degree of success is the development of a relationship or rapport between those who need the service and those who provide it. This leads to a feeling of confidence and mutual trust upon which progress can be built.

The system as presently organized requires the client to seek help on the basis of a particular service such as housing, health, training or income assistance. Such a fragmented structure prevents the development of a stable relationship. It makes more sense to bring the services through one channel to the people who need them. While it may be unrealistic, with the present government structure, to expect one department to be able to deal with all the needs of a particular client, it may be possible for one community-based person, preferably someone who has emerged from similar conditions, to act as a consumer advocate, contact point, and coordinator of services based in several departments. This approach, though also open to abuse, is probably more effective for the people involved, and less likely to waste precious human and financial resources through unnecessary duplication.

STRATEGIC STATEMENT TWO:

That government policies and programs focus on people, with an integrated approach to the development of human resources, requiring a high degree of coordination between government departments.

THE TASK FORCE RECOMMENDS THAT THE GOVERNMENT

10. acknowledge that "housing" is more than shelter; it encompasses related support and educational services such as counselling and training in home maintenance and management, including budgeting and nutrition.
11. broaden the mandate and increase the resources of NBHC (see Appendix F) so that it becomes a social agency with the mandate to deal with housing as more than shelter, delivering human development services in addition to its present functions.
12. make a long-term strategic housing plan with specific goals, targets and commitments, recognizing the significant differences in rural and urban needs and resources.
13. sensitize and educate the bureaucracy in all government departments, including the decision-makers at the highest levels, to the needs and concerns of people in poverty, requiring such activities as an "experiential placement" which brings staff into personal contact with clients, preferably in the clients' homes; games and other techniques related to values; and client involvement in staff and program evaluation.
14. bring services to the people by giving priority to programs which help people stay in their own homes and communities, if that is their choice, through renovation, rehabilitation and mobile services.
15. fit its programs to the people they are meant to serve, thereby maximizing their social and economic integration.
16. build flexibility into programs so as to implement policies holistically rather than piecemeal, keeping in mind first and foremost the needs of the consumers.
17. enable relevant government departments to keep abreast of housing trends in other parts of the country and world by attending national and international housing forums.

Principle 3. The attainment of financial and social independence through personal responsibility, in which housing plays a critical role, is a major motivator for human achievement.

The Task Force has identified the need to re-orient the system so that it encourages independence and self-help, and deals with welfare and tenure in public housing as transitional situations. Government and community effort should be directed at assisting people to move ahead to the extent of their capacity to do so, into areas of responsibility such as home management and child development, into the job market, into the housing market, and into the social and economic mainstream of society.

The key to success is self-esteem and the feeling that the individual is responsible for his/her own life. Responsibility provides a reason to get up in the morning and a defense against apathy. Therefore, opportunities to take responsibility, not only for action but for decision-making related to that action, should be promoted. Government should enable people to make their own decisions and to take the responsibility for the consequences. Housing offers a variety of opportunities in which to incorporate this approach and to stress the value of cooperation. However, it requires a radical change in direction of government programs, which have traditionally been implemented from the top down in the form of directives issued by an authority, rather than from the bottom up in the form of support and incentives for collaborative efforts at the local level. Housing programs have generally followed this pattern, along with most social services.

Public housing has come to be seen as a permanent solution to what should in most cases be a temporary problem. It is viewed by many occupants as the ultimate residence, a life-long shelter. Many taxpayers consider it the ultimate in charity. These perceptions place public housing in the category of the caved-in mine shaft. It is assumed not only that people cannot get out, but also that they do not want to. Again, these are usually false assumptions.

What groups are most in need of housing assistance? Generally, it is those with the lowest incomes, and those who feel insecure for reasons other than financial, such as senior citizens. But we must differentiate when identifying why people are in the position of having to seek government help for housing.

Many are simply unemployed or marginally employed, the victims of a shifting labour market which has no need for the skills they have and offers no opportunities for them to participate. They may have been deprived of financial security by forces beyond their control. Government programs of a "hand-out" nature, on which these people are now forced to rely, reinforce their feeling of worthlessness; a whole spectrum of social problems results. They want remunerative employment which allows them financial independence and security.

Another group seeks assistance for a different reason: lack of or loss of self-esteem, which makes welfare, despite its obvious drawbacks, the safe place to be. They are, in effect, hiding out,

frequently in N.B. Housing projects. Some have been there for several generations and are unfamiliar with the satisfaction of employment. Government programs have for years reinforced this situation by treating poor people as incompetent and helpless, without allowing or encouraging them to take any initiatives. This self-fulfilling prophecy has discouraged the widespread development of a sense of responsibility, of ability or of hope for the future. In turn, this has caused "welfare backlash," resentment towards social assistance recipients particularly among the "working poor", who may be even worse off financially despite their efforts to make it on their own. Indeed, they might justifiably argue that they are worse off because they try, that the system presently discourages initiative and responsibility. This resentment fuels the fire of the "NIMBY syndrome," (Not In My Backyard) which classifies all poor people as undesirables.

Many people who seek housing assistance are employed but at wages too low to support them adequately. The minimum wage makes it virtually impossible for a two-parent family to live on one income; both partners must work. The costs associated with employment, such as clothing, child care and transportation, frequently outweigh the financial gain of working. This is true as well for one-parent families and single people. The present system makes it extremely stressful, if not actually impossible, for a single mother to enter the workforce at a low-paying level. She and her children may thus join the ranks of those on assistance; even with job training and subsidies for work-related expenses, she must seek shelter

in public housing where the rent is affordable. Public housing is not even available to single people, who are forced into the private market whether or not they can afford it.

The group called "working poor" is expected to grow in numbers in the future because many new jobs will be in the service sector where wages are low. It is likely that many of the unemployed will become the low-income employed; neither group will achieve financial self-sufficiency without some forms of assistance. It is extremely important, however, to encourage those who are working. Work should be both a social and financial goal to be promoted by government action.

The reason for this is that there is other value to work than earning a living, although this is the most overwhelming concern for those who are not working. Work is "psychologically supportive even when conditions are bad" and income is low.

"Employment imposes a time structure on the working day . . . it implies regularly shared experiences and contacts with people outside the family . . . it links an individual to goals and purposes which transcend his own . . . it defines aspects of status and identity . . . and it enforces activity. . . . Nobody prevents the unemployed from creating their own time structure and social contacts, from sharing goals and purposes with others, or from exercising their skills as best they can. But the psychological input required to do so on a regular basis, entirely under one's own steam, is colossal." (Jahoda, M., "The Psychological Meanings of Unemployment", New Society, September, 1979)

In our society, independence is usually achieved through financial self-sufficiency. For this we need an income high enough

to sustain us with some degree of dignity, and the source of this income is, ideally, a job. It is not within the scope of this report to suggest methods of job-creation, apart from those directly related to housing. It is, however, within our sphere to indicate to the government what we heard about the importance of work-related responsibility, since housing provides an excellent vehicle for developing it.

It is critical for policy and programs to favor those who are trying to improve their own situation. It is equally critical for the general public to realize that few (if any) of the people living on social assistance are there by choice. Finally, it is critical for the people on social assistance to realize that they have the power and the ability to move their lives in positive directions.

The change in government policy from fostering dependence to encouraging independence is much easier said than done. Many policy-makers and bureaucrats have long been advocating such a change in direction. The major hurdle to this approach seems to be that in allowing people to take more control over their own lives, the government must relinquish some control. It must enable people to decide what is in their own best interests and help them to achieve it. This requires a flexibility which may exist in cooperative ventures and community action, but is rare in bureaucracies. It also requires a change in attitude, from the "hand-out" to the "hand-up".

Government and society must recognize, however, that there will always be people who cannot support themselves with a salary for which they work. It is incumbent on the government to help these people find ways of taking responsibility for their affairs so that they have enough control over their own lives to live in dignity. Most people with physical, social or economic "disabilities" also have abilities and talents they can share. In cases where entry into the paying job market is unlikely or impossible, government programs should be aimed at developing the strengths of each individual, whatever they are, and rewarding that development with encouragement and further incentives towards the next step.

It is frequently assumed that most people want to own a home, and some government programs are based on this assumption. The Task Force found that while home ownership is important and reinforces positive social values, it is not the primary goal of everyone. What is more important is adequate, affordable shelter which offers security, both in terms of environment (being a safe place to live), and in terms of tenure (long-term shelter without fear of unreasonable eviction).

Many people do not want the responsibilities of home ownership. Others may be put in an ownership situation by present programs but are not able to accept the corresponding responsibilities because of lack of knowledge and/or skills of home maintenance, budgeting, etc. Some have an affordability problem because, while

they may be able to afford the mortgage payments, they cannot cover the maintenance costs.

The Task Force believes that housing and other government programs should be designed so that independence may be achieved in steps which are defined by the consumers themselves, with appropriate assistance, and which are based on the ability of the consumer not only to achieve independence, but to maintain it.

Very few people who spoke with the Task Force were looking for a free ride. The vast majority were seeking a helping hand to assist them over chronic or intermittent obstacles which prevent them from achieving self-sufficiency. The specific recommendations of the Task Force are aimed at the concept of the hand-up and any methods of assistance which move people forward on their own paths.

STRATEGIC STATEMENT THREE:

That government housing policy and programs promote independent living, both social and economic, through incentives and recognition for personal responsibility, growth and success.

THE TASK FORCE RECOMMENDS THAT THE GOVERNMENT

18. design programs to help people help themselves before they become totally dependent.
19. make a strong commitment to those whose potential for independent living is in some way limited, so that they are supported at a level which enables them to live safely with dignity.
20. consider tenure in public housing to be of a limited duration rather than permanent as a general rule, although exceptions are possible; inform residents about their future options and make every effort to enable them to move into an independent housing situation, even if they continue to require subsidization, through such measures as a provincial rent supplement program.
21. expect some contribution from residents of public housing in terms of participation in housing management and/or community service.
22. make a strong commitment and take immediate action to improve the environment and lifestyle in existing NBHC projects.
23. immediately make support services available as needed to all low-income individuals and families in public housing units, extending ultimately to those in private sector housing.
24. encourage cooperative efforts of all kinds, such as cooperative lending institutions and housing and worker coops to provide housing and housing components, as well as skill development.
25. promote programs which build community acceptance of and respect for the efforts of low-income people to enter the mainstream of community life.
26. move in the direction of barrier-free design in all new construction while educating the general public to accept variations in housing features such as wider doors and lower light switches.
27. move in the direction of making existing buildings wheelchair accessible; in cases where this is not feasible, supply the services on a mobile basis where the client is.

Principle 4. Housing is an appropriate and effective tool for social and economic development.

Housing is unique in its relationship to the entire range of economic and social problems because it is both a means and an end. As discussed earlier, it is an end because it provides the shelter which is a basic human need. In addition, it is a means to an end inasmuch as it offers a way for people to involve themselves in their personal progress and it contributes to economic growth through the stimulation of industry and related activities.

Housing has been described as "a concrete starting process (which) lends itself to the integration of the various socio-economic activities within a community". It can become the nucleus of a holistic approach to the entire range of human needs.

"The provision of housing is a concrete economic activity wherein many jobs and opportunities to acquire employment skills can be provided to those in need of better housing. . . . Adequate housing is, in all likelihood, the precondition in many cases which makes employment a viable option physically and psychologically as well as opening up persons to the counselling required to overcome poor work habits and acquire new job skills. . . . it is hard to overemphasize the importance of employment to building self-esteem within our culture. . . . Employment opportunities, through which the individual masters new skills and is able to see the housing program as in part his/her achievement, can transform self-esteem and open a flood-gate of human resources." (Jess, C.R., "Using Housing to Develop Human Resources in Rural Areas", Rural and Small Town Housing: Issues and Approaches, edited by Floyd Dykeman, RSTRSP, 1987.)

New and improved housing has a strong and immediate impact on the people who need it. It also has a powerful and positive effect on those who supply it.

Housing stimulates all aspects of the construction and related industries. It provides work for professionals such as architects, lawyers, bankers and engineers; technical specialists such as equipment operators, plumbers, carpenters and electricians; unskilled labourers, and those in complementary industries such as door manufacturing, landscaping, road-building, insurance, surveying, etc.

Housing also has far-reaching but perhaps more subtle effects on the quality of life in a community. Good housing stock increases tax revenues and encourages further initiatives. Future economic development might be hampered by the presence of substandard housing, which could be a symptom of a stagnant society - not attractive to innovators and entrepreneurs in search of a reliable, skilled and energetic workforce.

A number of presentations pointed out to the Task Force that housing is a two-edged sword, promoting both social and economic growth at the same time. There is no end to the innovations which can be introduced combining the acquisition of work skills, job creation, and economic stimulation with self-help and the development of self-esteem, all focused on a family and a building.

The difficulty in developing this potential lies in the fragmented organization of the government departments and agencies which are needed to promote it. As Jess explains,

"It is characteristic of Western culture to use analysis as the primary mode of problem-solving . . . (analysis reduces a field of inquiry or activity) to its essential components to better understand . . . its subject matter." (Op. cit. p. 49)

Since this "break-down" method was so successful in science, Jess suggests that it was carried too far, into the fields of human endeavor.

"... the departmentalization, compartmentalization and dismemberment implicit in the analytic method is not appropriate to any machine which is more than the sum of its parts such as humans or human societies . . . approaches to human development need to be holistic; that is, they must treat humans and human communities as wholes and embrace strategies which meet the entire range of human needs." (Ibid.)

Traditionally, government departments have been categorized as either "social" (eg. Health, Income Assistance, Education, etc.) or "economic" (Labour, Commerce & Technology etc.)

Only recently have policy makers shown signs of recognizing that "social" departments can contribute to the achievement of economic goals, and "economic" departments can contribute to the solution of social problems.

Housing construction and renovation create employment and stimulate the economy. At the same time, the involvement of

people in self-help projects related to housing creates self-esteem and motivation, which in turn increase productivity. It is difficult to define housing-related activities as either economic or social, because in fact they can be both simultaneously. Government departments must learn to integrate their functions to achieve both social and economic ends.

STRATEGIC STATEMENT FOUR:

That the potential of housing as a tool for economic and social development be recognized and utilized, both to create jobs and to enhance the quality of life.

THE TASK FORCE RECOMMENDS THAT THE GOVERNMENT

28. accept the principle in planning that social programs can achieve economic goals and economic programs can achieve social goals; integrate social and economic objectives through institutional and delivery structures at all levels.
29. use the construction, manufacture and renovation of housing as economic and social stimulants to create jobs, teach skills and build self-esteem as a basis for self-sufficiency.
30. analyze the social and economic impacts of policies and programs to ensure the integration of human development objectives.
31. support innovative pilot projects such as those in Appendix G which
 - a) emphasize human development in addition to the provision of shelter (see Appendix G-1)
 - b) facilitate closer connections between departmental staff and clients (see Appendix G-2)
 - c) provide for maximum client involvement at all stages (see Appendix G-4)
32. support and/or develop an independent academic research capability in the area of economic and social policy integration with particular emphasis on housing.

Principle 5. Effective programs which respond to people's real needs can best be developed in consultation with the people involved and others with an interest in satisfying those needs.

Traditionally, government planners have designed programs which are uniform in their approach to a target group. It is, however, extremely difficult to define a target group which is not either too general or too specific. Programs tend to take an approach which has been described as "one size fits all." The failure of this method is obvious, as are some of the reasons for it. Frequently the needs are being defined by those who are not experiencing the problems. Policy makers and administrators are standing at such a distance from the target that their aim sometimes misses the mark entirely. In other cases, plans are not realistic in terms of the resources available to implement them.

The common sense approach is to involve all "stakeholders" in finding solutions for specific problems and in charting future directions of a preventive nature. This requires a two-way street between the government and the community, and a willingness on both sides to experiment and compromise. This form of consultation and program development may be time-consuming and cumbersome in its initial stages, but programs have a greater chance of success if those involved have a feeling of commitment and responsibility for development and implementation.

A commitment to consultation is necessary and relatively easily honoured; the difficulty comes in sharing the implementation. This

requires a transfer of power from government agencies to local groups; it is feared that lack of control means lack of accountability and therefore wasted resources. While abuse of any system is always a possibility, there is no indication that the potential for abuse is any greater outside the government than within. Indeed, the success of any project is more likely when the stakeholders in that success are directly involved in creating it.

A key to success of any consultation and delivery process is the flexibility of the system which supports it. On the one hand are those who argue that a program, to achieve its goals, must be surrounded by a more or less permanent structure which provides guidance and demands accountability. Government departments are favoured in this regard, but their rigidity in structure and action may prevent them from reaching their targets.

On the other hand, community associations which respond to an immediate need without a formal mandate or a well-organized structure may be flexible and effective in the short term, but are difficult to sustain on a long-term basis unless they become structured, and probably salaried, like the government departments themselves.

It might be useful to combine the best of both worlds, with government departments encouraging the development and support of community coalitions, groups representing all sectors, which have an

interest in solving an immediate problem and/or planning for the future.

There is another aspect to the consultation and delivery process which must also be considered. This is the public education which accompanies any community action. Housing is a particularly sensitive area in this regard because of its permanency and its impact on neighbourhood values.

While it is occasionally important for the government to be on the cutting edge of social change, and to implement measures which might be unpopular in the short term, it is equally important for the government to accept its responsibility to educate those who will be affected and to state clearly its reasons for action. Without this step, the best-intentioned plans are at risk of failure.

If, for example, we promote the integration of low-income or specialized housing into neighbourhoods where it is not readily accepted due to misconceptions about property values and/or its future occupants, the education of the neighbourhood must not be neglected. Without the development of a community partnership to assure the success of the program, the social benefits of integration may not be realized for years, if ever.

Where municipal governments exist, they usually consist of active members of the community and are a source of local leadership. Although the response of municipal governments to the

Task Force was very uneven, there appears to be growing concern on the part of local officials about the housing situation and its negative impact on community life. Since the Task Force is convinced that the most effective change comes about at the grassroots level, we believe that local governments must be actively involved with affordable, adequate housing, either indirectly as a facilitator, or directly as a provider, in cases where no other sector is available to fulfill this function.

STRATEGIC STATEMENT FIVE:

That programs be developed and delivered at the community level so as to assure their necessary flexibility and full participation of all sectors in consultation and action, as well as program credibility and acceptance in delivery.

THE TASK FORCE RECOMMENDS THAT THE GOVERNMENT

33. adopt as government policy the principle of consultation with the stakeholders in any proposed program, both in planning and in implementation.
34. include relevant local interests in the planning and delivery of housing programs, through continuing consultative mechanisms such as coalitions and regional housing councils, as well as occasional opportunities for input and exchange of ideas such as forums and conferences.
35. identify and develop groups at the local level, both urban and rural, which have already acquired experience in some aspect of housing delivery and/or related programs; take advantage of what they have learned and support their efforts to improve and integrate their services.
36. work with municipal councils to encourage and/or strengthen the role of municipal governments in the provision of affordable, adequate housing, especially in the areas of planning, zoning, land-banking, servicing, community education and leadership, and enforcement of minimum standards bylaws.
37. develop community-based sources of funding for housing-related projects (see Appendix H - Grameen Bank)
38. identify existing community resource centres which define local needs and initiate positive responses and programs (both economic and social), and develop these, in pilot projects, as community information centres for government programs where a one-step, drop-in approach could be tried (see Appendix G-3)

Principle 6. The government cannot be expected to be the primary provider of services, to meet all human needs; responsibility must be shared.

In a democratic society which recognizes the value of individual initiative, and in a time of budgetary restraint, it is neither desirable nor feasible for the government to be all things to all people; housing is one of many responsibilities which must be shared between the public, the private and the third sectors, the community and those in need of assistance. Each has its own contribution to make. The government may have the funding capability, but knowledge of local needs lies at the community level. Government policy should connect all sectors so that appropriate support mechanisms may be designed and implemented to make the most effective use of available resources.

The problem with this approach in the past has been the perception and/or experience of those who need assistance and those who provide it at the community level that the government is abdicating its social responsibilities, leaving them at the whim of the marketplace or dependent on charity. It is necessary for the government to establish its credibility on this issue by clarifying its role and meeting its commitments.

On the other hand, government has come to be seen by many people as the Big Brother who exists to respond to their demands. The government's acceptance of this role in the recent past has contributed to rising expectations of government's ability to provide.

It seems to be time for the pendulum to swing in the opposite direction and for people to reach for more responsibility for themselves, instead of accepting the "learned helplessness" which government programs have tended to perpetuate. A speaker at the Canadian Conference to Observe the International Year of Shelter for the Homeless noted that

"In low budget or Third World countries, the fact that most people house themselves through their own community-based initiatives is now generally recognized. The achievements of low-income people, who build so much more than either the market or the state, are attracting attention in high-income, industrialized countries..." (Proceedings, p. 82)

In New Brunswick, community-based non-profit organizations, service clubs and volunteer groups have worked miracles in providing housing and related services to those who need them while fighting a rear-guard action against bureaucratic red tape and insufficient, erratic funding. Every effort should be made to facilitate the efforts of these dedicated people, and to smooth their path rather than obstruct it.

At the same time, there is a place for the profit sector in the housing equation. Obviously, private businesses and industries have to make money, but if they can provide a service or product more efficiently and cost-effectively than the government, of the same or better quality, and still make their required profit, they should have the opportunity to do so. What the profit sector requested from the Task Force is a "level playing field", so that they have equal access to housing programs. This approach assumes as well that the non-

profit sector would be neither favoured nor discriminated against in government policy and program consideration.

In this province, with its small, diverse and dispersed population, there should be ample opportunity for private and third sector groups to co-exist with the government in a relationship which provides the necessary services through whatever mechanism is appropriate for the circumstances.

STRATEGIC STATEMENT SIX:

That government policy be based on the concept of shared responsibility, so that the role of government becomes more frequently that of facilitation than of provision, recognizing the primary responsibility of government in the protection of rights and the contribution of funding.

THE TASK FORCE RECOMMENDS THAT THE GOVERNMENT

39. strive to create and maintain a climate of orderly growth in the housing sector by offering equal opportunity to all sectors for program development and delivery.
40. utilize the private and third sectors as delivery agents wherever possible, with the government undertaking this function only when no other sector is able and/or willing to do so.
41. provide training, advice and funding to enable volunteers to identify and meet community needs, and simplify access to programs, information and funding for volunteer groups.
42. increase the accessibility of information about government programs to all sectors through toll-free telephone lines to regional offices, resource centres and mobile units.
43. improve the operation of the NBHC with regard to external communication and more efficient and cost-effective procedures.
44. promote the involvement of consumers in appropriate aspects of planning and delivery.
45. provide training, education and incentives for builders to improve and certify the quality of housing rehabilitation, as well as construction.
46. develop, support and encourage research projects, innovative techniques and a variety of housing types which respond to problems faced by all sectors.

Principle 7. Prevention of problems reinforces positive values and reduces the cost of physical and social rehabilitation.

The housing crisis is largely a problem of affordability - people's incomes are not high enough to meet the cost of adequate housing. It is therefore necessary to stress increased income through economic development and employment as a means of preventing further escalation of the housing affordability problem. Attention should also be given to attacking the causes of high housing costs, such as ineffective or non-existent land use planning, housing and land speculation, high interest rates, design which is inappropriate to the climate, etc.

Other problems can also be approached simultaneously on the two levels of long - term prevention and immediate action. For example, many people in this province have become disabled as a result of accidents in the workplace, on highways, or under other circumstances related to lack of awareness of dangerous procedures. Any steps towards the prevention of accidents would reduce the need for housing built specifically for disabled persons.

Many unplanned, unwanted and/or adolescent pregnancies could be prevented through educational programs, adolescent support services, and the elimination of government programs which provide incentives for child bearing or contribute to the break-up of the family unit. This would prevent many children from growing up in poverty.

Similarly, better education and more opportunities for employment and appropriate support services are important elements in the maintenance of mental health, which lessens the probability of abuse and family violence.

As Jess points out,

For the most part, apathy reigns among these disadvantaged groups with persisting anger largely internalized against self (drug addiction, suicide) and those who share this plight (verbal, physical and sexual abuse of others, especially women and children). Certainly most victims do not regard themselves as human beings endowed with normal potential. . . . The challenge of developing human resources must begin with transforming the self-image of the disadvantaged individual imbedded within the stagnant community . . . " (Op. cit., p. 52)

Many of the homeless who were heard by the Task Force came from situations such as those described above - victims of violence seeking shelter in transition houses, "independent" and unattached youth, deinstitutionalized criminals or psychiatric patients. These are surely situations where the need for "second stage" housing could be greatly reduced by prevention of the problem in the first place.

The school system could also help by developing strengths in each student from childhood, building self-esteem and confidence, and teaching the lifeskills of communication and management which support independence.

This is not to say that the homeless on our streets can be ignored. Their plight is mute and desperate witness to the distance society has placed between the "haves" and the "have-nots". Their eloquent testimony of the daily degradation in which they live, helped only by dedicated volunteers with meager resources, is both shocking and disgraceful. Physically and emotionally isolated, they live in a twilight zone between reality and escape, and their avenues of escape are usually dead-ends. These people, because they are the most vulnerable, have fallen furthest through the cracks in the system, their only safety net being some type of incarceration.

Our housing and social programs are frequently based on the concept of "worst-first" - you have to lose everything to get anything. Many people could be rehabilitated by services which would catch them sooner and prevent them from falling to the bottom. For this reason, we must work for the long-term solutions as well as the short-term band-aids which are dictated by the uncertainties of our political system. The needs persist, no matter who is in power, and everyone is responsible for seeing that they are met.

STRATEGIC STATEMENT SEVEN:

That government policy give at least equal importance to the long-term prevention of social and economic problems as to short-term remedies for specific situations.

THE TASK FORCE RECOMMENDS THAT THE GOVERNMENT

47. engage every possible resource in the reduction or elimination of poverty and its socio-economic consequences.
48. concentrate resources on the health, safety and positive living environments of young children.
49. develop a media campaign to educate the public about the social and economic impact of poverty.
50. create and designate the responsibility for monitoring all legislation which affects the cost of housing, including federal tax reform, and react appropriately.

CONCLUSION

What the Task Force heard and used as the basis for its recommendations and suggestions can be summarized in these words: income, initiative, integration and independence. Every advocacy group, every target group, and every individual who made contact with the Task Force expressed the importance of these themes in one way or another. Despite the diverse backgrounds and philosophies of the presentations, the common denominator was the universal need for housing which supports people's efforts to maximize their own development, through a system which enables people to have sufficient income to live decently, encourages personal effort, promotes integration into the mainstream of community life, and increases opportunities for economic and social independence.

Adequate, affordable housing can be the foundation for increased income, initiatives, integration and independence. At the same time, the combined forces of financial resources, initiative, community support and self-help can create adequate, affordable housing.

Housing stands at the epicentre of social and economic achievement. It is where the action must begin.

The closing comments belong to our contributors:

"adequate housing facilities should be a concern to all New Brunswickers, not just those who are living at or below the poverty level. The nature of one's accommodation can have a direct effect on one's self-perception and sense of worth. Having a significant number of our fellow citizens homeless or living in inadequate, sub-standard and crowded housing can only tear at the social fabric which binds us all. As with most complex social problems, there are no quick fixes or easy solutions to New Brunswick's housing difficulties; however, this must not deter us from seeking solutions." (66)

"the problem can be handled if the need can be accurately assessed at the community level, priorities can be established, departments are willing to work together, industry and contractors can be sold on the new approach, the government of the day is ready for dramatic changes in its overall approach to housing problems." (34)

"The existence of the body receiving this brief is, we believe, the first step towards a comprehensive housing policy, built on a base of trust, communication, cooperation and respect between funders, deliverers and consumers, a policy designed to meet the real needs of a major group of New Brunswickers." (140)

"It is time we learned that the smallest investment will be the shelter, the larger investment should be the coordination of government services with the family. Government's role is to create an environment whereby an individual has the tools to reach his or her potential in the community." (125)

"While there are homeless on our streets, children eating at soup kitchens, who here can speak of health and community? Who can know their conditions and avoid their gaze? Who can hear their story and remain silent?" (11)

PRIORITIES

- 1. Focus financial resources on the development of New Brunswick's human potential, through programs which enable people to meet their basic needs (of which housing is one of the most critical), and to achieve personal and economic independence.**

A. Build on the base of existing NBHC policies and programs to develop human resources.

1. Provide support services, such as programs for counselling in home management and development of personal skills, to residents of NBHC units.
2. Enable residents to achieve future integration into the mainstream of community life by
 - a) providing opportunities for responsible involvement in management, participation in activities and cooperation in the neighbourhood.
 - b) educating the community at large to understand and respect the efforts of disadvantaged people to improve their quality of life.
3. Reward initiative by extending housing programs to the working poor.

B. Continue to expand the supply and increase the availability of affordable, adequate housing.

1. Make more housing available through construction and rehabilitation programs.
2. Reduce housing costs while encouraging initiative through programs such as home completion loans and/or downpayment assistance, cooperative ventures, and innovative methods of cost-effective construction.
3. Increase disposable income through programs which subsidize shelter costs, such as rent supplement and/or shelter allowance, thereby making available a greater percentage of a low income for other basic needs.
4. Improve existing housing stock by enforcing minimum standards with prompt and effective inspection and maximizing utilization of the emergency repairs program, extending its response to include the working poor.

5. Provide emergency and transitional shelter for those with no other viable alternatives, as well as second-stage housing for victims of family violence and the disabled.
2. **Share the responsibility for the development of human resources between all levels of government and all sectors of society.**
 - A. Reinforce the right to appropriate housing through the law, particularly with
 - 1) enforcement of minimum standards legislation to guard the health and safety of residents.
 - 2) zoning regulations to encourage social and economic community integration.
 - 3) improvements to the Residential Tenancies Act to address gaps in the protection of tenants.
 - B. Ensure the participation of all sectors in the consultation process through which housing programs are developed and delivered, connecting NBHC to the community through
 - 1) ongoing advisory mechanisms such as local housing coalitions, regional housing boards or councils, and/or private and third sector networks.
 - 2) community resource/information centres and toll-free phone lines to regional offices, to facilitate interaction and the exchange of information.
 - C. Involve municipal councils in the provision of housing through a variety of approaches and identify local leadership in rural regions to fulfill a similar function.
 - D. Consult and cooperate with other government departments in coordinating related programs and improving interdepartmental communication and program delivery.

SUGGESTED GOVERNMENT ACTIONS

The following list provides specific and/or general suggestions which came from presentations to the Task Force and should, in our opinion, be included here for future consideration. All are consistent with the principles, strategic statements and recommendations of this report.

1. To increase the supply of affordable housing, decrease housing costs and increase disposable income, the government should
 - a. use shelter allowance and/or rent supplement payments where appropriate.
 - b. consider the costs of being in the workforce when calculating rent subsidies.
 - c. allow social assistance recipients to increase their earnings on a scale which does not penalize them financially for working.
 - d. not count child support as income for the purpose of calculations of income assistance or rent.
 - e. extend medical and other appropriate benefits to the working poor.
 - f. encourage home-sharing.
 - g. evaluate surplus government-owned buildings, such as schools and hospitals, as well as privately-owned buildings like churches, for their potential as housing, and give NBHC first option to purchase them for this purpose.
2. To remove financial barriers to home ownership for those who can afford regular monthly payments but not the down-payment, the government should introduce initiatives such as
 - a. downpayment assistance for first-time low-income homeowners.
 - b. programs which promote cooperative construction projects, such as Hearth/Home and Habitat for Humanity.
 - c. government loans and/or grants for those who are in the process of constructing their own homes.
3. Provide, as part of the mandate of the Office of the Rentalsman or through some other appropriate mechanism, education of landlords and tenants with regard to their rights and responsibilities.

4. Review the Cooperative Associations Act to ensure that it responds to the needs of those in cooperative housing where, unlike the typical residential leasing situation, occupants participate in the decision-making process and can therefore be regarded as both landlords and tenants.
5. Require community plans to protect the rights of individuals in non-traditional shared housing in residential neighbourhoods.
6. Give tax credits or improved deductions for costs incurred in improving barrier-free access to a residence for the owner or a family member or a tenant.
7. Consider these measures as potential sources of revenue:
 - a. Keep the tax on building materials (it is not a major factor in housing costs compared, for example, to interest rates)
 - b. Encourage private sector organizations who might have underutilized funds to make them available for research or other housing projects (professional organizations, foundations, interest groups, labour unions, trust funds of real estate companies, etc.)
 - c. Encourage the pooling of resources at the community level, particularly among those in housing need, using examples such as the Grameen Bank and similar mechanisms which bring together low-income groups, developers, community groups and other local interests to generate resources for housing initiatives.
 - d. Consider the possibility of mortgage-backed securities, which CMHC describes as an "exciting new development in project financing"
8. Investigate such programs as Habitat for Humanity and Hearth and Home, which make extensive use of community volunteer action in the provision of housing, and fund pilot projects based on this type of organization.
9. Make the rent supplement program more flexible.
 - a. Allow rent supplement to be used for boarding arrangements in family homes and boarding houses, for groups such as the disabled and seniors.
 - b. When low-income people are displaced in downtown development projects, they should be assisted with rent supplement in a planned relocation program.
10. Do not consider universal rent control at this time. The main objection of the Task Force to rent review is that it is both expensive and cumbersome. In Ontario, for example, some \$44

million per year is spent on appeals, which are heavily backlogged. Money should be spent on housing and not on bureaucracy. Rent control is also poorly targetted, affecting a much larger percentage of the market than those who actually need it. The Task Force feels that rent-geared-to-income plans are preferable.

11. Increase the income levels allowable for participation in funding for barrier-free access. There are cases where foster homes could take handicapped children but because their incomes are above a certain level, they cannot obtain loans to modify physical structures. At the same time, they cannot afford to make these modifications with their own resources. People who are willing to accept the additional responsibilities of meeting the needs of handicapped people should not be impeded from doing so.

12. Create more available income for seniors and assist them in keeping their homes through such plans as mortgage-backed annuities.

13. Evaluate the present mortgage repayment formula in NBHC programs and modify it so that people are not penalized for improving their financial situation (eg fix the payment over a longer period of years at a consistent rate.)

14. Assist people in subsidized housing to accumulate savings so they can move into the private market. For example, the government could hold in trust for a specified period an amount of money each month to be saved and used for the downpayment on a house or for a "housing subsidy" for those who cannot or do not wish to own. This money would then be available when the people are ready to move on. This amount would be in addition to other subsidies or income assistance payments and would, by the nature of its availability, be utilized only by those who are working towards a personal goal of self-sufficiency.

Another possibility is a 2-year leasing period in public housing with lock-in rent protection to allow families to clear debts and save for a down payment.

15. Evaluate the land registry system which requires repeated and expensive title searches. The government must continue to search for ways of making this process less costly.

16. Use NB Housing projects as springboards from which their inhabitants can launch themselves into independent living in the private sector. (See Appendix G -4)

- a. Make an assessment of families presently living in these projects and help those who are functioning well to move out into the private sector with rent supplement assistance. This will create vacancies as "incubation" facilities for other families who require support systems as they work towards independence.

- b. Consider the implementation of a system of "opportunity planning" to increase an individual's or family's potential for independence. This means developing a plan which identifies the needs of the client/family and which facilitates growth in acceptance of responsibility through education and encouragement. If tenure in public housing is limited, then it becomes necessary for residents to develop their ability to leave it and to enter the private market. They will need to decide what path to take and what skills they require in order to reach their goals. "Opportunity planning" is a means of mapping a personal strategy for self-sufficiency. This system obviously requires that the government provide the services which enable the client to plan and achieve stated goals.
 - c. Develop plans, in full consultation with all concerned, for increased tenant responsibility in maintenance and management. These programs could be contracted to the private or third sectors.
 - d. Reward the best operated and maintained projects with recognition and other incentives for improvement.
 - e. Find innovative ways of breaking down the barriers between the "ghettoes" and the neighbouring community. Encourage activities which foster a mix of groups, such as Big Brother/Big Sister programs or conferences and exchanges between community groups.
- 17. Consider the possibility of selling the smaller NBHC projects, especially in places where there is no NBHC office, to the private or third sectors, or to municipalities, to be operated at the community level. Such a sale must include a guarantee of quality support systems so that the occupants have short-term alternatives other than eviction.
- 18. Determine the need and/or feasibility, in conjunction with CMHC, of "regeneration" of larger projects.
- 19. As a basis for program design, use the concept of the "helping hand" rather than "worst-first".
 - a. Provide incentives and opportunities to work, either at a wage-paying job or as a community volunteer.
 - b. Extend health and education benefits to the working poor.
 - c. Offer services which lead in progressive steps to responsibility, rather than going from the "worst" to the "best" in one leap.

- d. Decrease income assistance benefits and increase allowable earnings on a sliding scale which allows for a gradual transition to self-support, rather than withdrawing all support when a certain level of income is reached

20. As a means of integrating policy and focusing on human development, the following suggestions should be considered:

- a. expanding the mandate and resources of NBHC to provide human development services (See Appendix F.)
- b. creating a Commissioner for Human or Social Development, similar to the Commissioner for Economic Development. This person would have the task of coordinating social policy and programs among all government departments, with a global perspective which does not seem to exist in the mandate of any other government official or department.
- c. establishing a Department of Human Resource Development which combines programs from all other departments which are focused on the same individual client. (See Appendix G -2)

21. NBHC should develop a means of assisting groups in small towns or rural areas who are interested in developing the skills to enable them to deliver housing.

22. Make the following specific improvements to the operation of NBHC:

- a. Make funding allocations well in advance to save on construction costs and facilitate delivery. Take requests for assistance in advance to speed up processing when funds are available.
- b. Shorten the waiting period for decisions.
- c. Make the system more flexible so as to allow a component of sweat equity where appropriate, maximizing the economic potential of construction through on-the-job training.
- d. Require more direct contact between the NBHC staff and clients.
- e. Involve clients in the evaluation of programs and staff through methods such as questionnaires which enable management to differentiate between flaws in programs and staff performance.
- f. Ensure high quality construction of public housing through planning and supervision by qualified personnel.

- g. Facilitate better communication among all levels and sectors through forums, interdepartmental cooperation, etc.
 - h. Educate MLA's, especially in rural areas, about available programs and methods of operation of NBHC, encouraging them to mobilize community resources to take advantage of existing programs.
23. Make the following specific improvements to NBHC programs:
- a. Locate housing for low-income people near jobs, services and transportation.
 - b. Integrate appropriately designed subsidized housing units in the community so as not to create more "ghettoes".
 - c. Integrate groups with regard to age and type (eg families, singles, youth etc.) in public housing so that the population is not homogeneous.
 - d. Provide complete and understandable information about programs, accessible via a toll-free telephone number to regional offices in rural areas.
 - e. Provide services to residents of public housing both before and after they move in which will help them to maximize their opportunities for personal and economic success.
 - f. To get the most from available money, make a dollar allocation instead of specifying a number of units other than possibly a minimum number. This would encourage more efficient design and construction processes.
24. Restructure the Board of NBHC so that it represents all sectors and regions.
25. Hold annual conferences or regional meetings for volunteers to exchange ideas and be recognized for their contribution.
26. Urge the federal government to help the working poor improve their own housing conditions through such measures as full indexing of family and child benefits; increasing and equalizing the payment throughout the year of the child tax credit; and extending of subsidized medical services which are now available only to those on welfare, including adapted rehabilitation devices and the need to cover the cost of attendant care services for those disabled persons living outside of institutions.
27. Take every opportunity to provide preventive health and developmental services for children in poverty (eg prenatal care, diet supplements, Headstart programs, school milk, lunch or breakfast programs, etc.)

28. Encourage practical research and education projects to design more cost-effective, energy-efficient housing.
29. Investigate and consider programs (such as in Sweden) which guarantee job opportunities and/or training for youth outside of school, through such measures as apprenticeships in the building trades and in housing-related manufacturing, on-the-job training in resource industries, and opportunities for social service work related to housing, such as counselling, tenant relations, community activities, etc.

APPENDIX A

MEMBERS OF THE TASK FORCE ON HOUSING

1. William Todd (Saint John) (Co-chair)
Mr. Todd is the Director of Housing and Property Management for the City of Saint John.
2. Claire Lanteigne-Frigault (Caraquet) (Co-chair)
Mme Lanteigne-Frigault is a journalist, most recently with Le Voilier/Le Point, now a member of the staff of Co-op Atlantic.
3. Claudette Bradshaw (Moncton)
Mrs. Bradshaw is the Director of Early Family Intervention, a community program for disadvantaged preschool children and their families, which also operates a food bank.
4. Patrick Flanagan (Saint John)
Mr. Flanagan represents the Provincial Steering Committee of Housing Coalitions. President of GMI Consultants, his field is employment strategies and economic and community development.
5. Philip Fraser (Fredericton)
Mr. Fraser is Vice-president of the Aboriginal People's Council with previous involvement in the delivery of rural and native housing. He is presently a Director of Skigin-Elnoog Housing Corporation.
6. James Gorham (Fredericton)
Mr. Gorham is a real estate broker and operator of Fredericton Rentals. He is the past president of both the New Brunswick and Fredericton Homebuilders.
7. Guilda Landry (Atholville)
Mme Landry, a former teacher and school trustee, is the Director-General of the Caisse Populaire of Atholville.
8. Marion Pedersen (Four Falls)
Mrs. Pedersen is retired from teaching and farming. She has been an active community worker and is a Trustee of School District 31.
9. Pierrette Ringuette-Maltais (Ste-Anne-de-Madawaska)
Mme Ringuette-Maltais, now a Member of the Legislative Assembly, was General Manager of the Chamber of Commerce (Edmundston).
10. Gabriel Robichaud (Bouctouche)
Mr. Robichaud is the Plant Manager of Kent Homes, and a member of the Board of Directors of the Regional Industrial Commission.

The staff of the Task Force on Housing consisted of:

1. Sue Rickards, Coordinator
2. Rick Vaughan, Technician and Photographer

APPENDIX B
BRIEFS AND PRESENTATIONS

Written Briefs

1. Ronald O. Kincade, Kincade Associates Realty Ltd., Saint John
2. Marion A. Stewart, Saint John
3. L'Accueil Ste-Famille de Tracadie (transition house/emergency shelter)
4. Housing Alternatives, Saint John
5. Mrs. Joan Parfitt, Saint John
6. Robert Mullin, Saint John
7. Isobel Taylor, Saint John
8. Christopher Hughes, Saint John
9. New Direction, Saint John (deinstitutionalized patients)
10. Sister Angela Martz, Saint John
11. Saint John Community-Based Coalition on Housing
12. The Single Parents Resource Centre, Saint John
13. Saint John Human Development Council
14. Canadian Mental Health Association, Saint John Branch
15. Housing Committee, Saint John Presbytery of the United Church of Canada
16. Saint John Anti-Poverty Association
17. North End Improvement Corporation Ltd., Saint John
18. Judith Meinert, Lower Cove Housing Cooperative, Saint John
19. Ralph Streb, Saint John
20. Jamie Matthews, Cooperative Housing Foundation of Canada
21. Sherry Marshall, Saint John
22. Louise Illinger, Westfield
23. Ray Bradbury, Hampton
24. Don Lee, St. Andrews
25. Charlotte County Community Futures Committee
26. Dorothy Hyslop, St. Stephen
27. Marcel Arseneau, Edmundston

28. Wayne Hallyburton, Sussex
29. Family Services, Sussex
30. Gerry Webster, Saint John
31. North End Family Housing Co-operative Ltd., Saint John
32. Amber Feeney-Anderson, St. Stephen
33. Susan Hanlon, Saint John
34. David L. Bruce, NBHC
35. Big Brothers/Big Sisters of Carleton County, Woodstock
36. Moncton Community Residences Inc.
37. Mapleton Food and Clothing Bank, Moncton
38. MacDonald Center, Moncton
39. Gale G., Moncton
40. Federation of Canadian Municipalities (submitted by Boyd Anderson), Moncton
41. Premier's Council on the Status of Disabled Persons
42. Mme Violette Leger, Barachois Golden Age Club and Appartements Barachois, Inc.
43. Chantal Maillet, Moncton
44. St. James Court, Inc., Moncton
45. Moncton Boys' and Girls' Club
46. Jean Gaudet, Loisirs et Services Communautaires, Dieppe
47. Continuing Housing Co-ops of Greater Moncton Area
48. Residence Alternative, Moncton
49. United Church of Chignecto Presbytery, Riverview
50. NB Advisory Council on the Status of Women, Moncton
51. Clarence Doucette, Moncton
52. Villa Providence, Villa du Repos, MacDonald Centre, Villa Heritage, Cité d'Age d'Or Inc., Moncton/Shediac
53. Sereta Faucett, Harvey Station
54. Thomas Tawsey, Woodstock
55. NB Aboriginal Peoples Council
56. Peggy Estabrooks, Sackville
57. Allen Sears, Legion, Sackville

58. The United Church Home for Senior Citizens, Inc., Sackville
59. Westford Health Nursing Care Inc., Port Elgin
60. Tantramar Community Housing Project, Sackville
61. PEDVAG, Port Elgin District Volunteer Action Group
62. Frank Palmater, Westfield
63. Atlantic Peoples Housing Ltd., Moncton
64. R.E. Andersen, Dalhousie
65. Bella Letourneau, Dalhousie
66. The Women of Restigouche, Dalhousie
67. St. John Bosco Council, Catholic Women's League, Dalhousie
68. Dalhousie Women's Liberal Association
69. Michael Quigley, Chief, Dalhousie Police
70. Campbellton and Area Steering Committee on Housing
71. Restigouche County Volunteer Action Association, Campbellton
72. Equipe de réadaptation psychosociale, Clinique d'hygiène mentale, Campbellton
73. City of Campbellton
74. Patricia Smith, Bathurst
75. Patricia Ferron, Bathurst
76. Aurèle Parker, Bathurst
77. Services Résidentiels pour personnes avec troubles mentaux, Bathurst
78. Committee on Housing Coalition for the Nepisiguit Region, Bathurst
79. Gilles Halley, Bathurst
80. Les Logements de la Dune, Inc., Maisonneuve
81. Secours-Amitié Inc., Lamèque
82. Comité Action Ressource, Pokemouche
83. Le Centre de Benevolat de la Péninsule Acadienne Inc., Caraquet
84. Cecile LeBlanc-Gaudet, Moncton
85. Jarvis H. Estabrooks, Hartland

86. Single Mothers Support Group, Sackville
87. Donald Daigle, Directeur Executif, Manoir Saint Jean-Baptiste, St. Antoine
88. Association Libérale Kent Nord, Richibucto
89. Guy LeBlanc, comité de citoyens de Kent-Sud, Richibucto
90. Theresa White, Richibucto
91. Village of Plaster Rock (Mayor Laura Reynolds)
92. Tobique Valley Manor Inc., Plaster Rock
93. Village of Perth-Andover (Mayor Burpee Wagner)
94. Canadian Mental Health Association, Miramichi Branch, Chatham
95. Anne Martin, Chatham
96. Town of Chatham
97. Rev. B. M. Broderick, Douglastown
98. Reg MacDonald, MLA (Bay du Vin)
99. Daniel Stewart, Newcastle
100. Betty Robichaud, Chatham
101. NB Home Builders' Association
102. Fredericton Rentals
103. Community Residential Living Board of Woodstock
104. Unemployed Workers of Rural Canada, Woodstock
105. Terry Billings, Woodstock
106. Senior Aid and Research Inc., Saint John
107. NB Home Economics Association
108. VON Campbellton Branch
109. La Société d'Habitation de Saint-Antoine Inc.
110. Le Conseil des Services Communautaires d'Acadieville, Rogersville, Collette
111. Danny Gay, MLA (Miramichi Bay)
112. C.O.I.L. (Housing) Inc. and NB Association for Independent Living
113. Kent County Volunteer Action Association
114. Walter Wright, U-WORC, Woodstock
115. Forest Hill Rehabilitation Centre, Fredericton

116. Fundy Regional Council, NB Association for Community Living
117. Canadian Paraplegic Association, NB Division
118. CRCDCanadian Rehabilitation Council for the Disabled), NB Branch
119. NB Real Estate Association
120. Social Welfare Appeals Board (Pat Donihee)
121. Canadian Mental Health Association, NB Division
122. Fredericton Police
123. Fredericton Home Builders
124. Department of Income Assistance (Hon. Laureen Jarrett)
125. Skigin-Elnoog Housing Corporation, Fredericton
126. Marilyn Davidson, Fredericton
127. NB Child Welfare Association
128. Fredericton South Liberal Association
129. NB Aboriginal Peoples Council
130. Earle Stapledon, Child Find, Fredericton
131. NB Association of Planners
132. Youth Council of New Brunswick
133. Fredericton Non-Profit Housing Corporation
134. David Furlong, Fredericton
135. VON New Brunswick
136. Harold Hatheway, Fredericton
137. Fredericton Emergency Shelter Inc.
138. Joanne DeJong and Tammy Bridges (Challenge '88 students) Fredericton
139. Carolyn Howlett and friends, Fredericton
140. Provincial Steering Committee of Housing Coalitions
141. Support to Single Mothers Inc., Moncton
142. Ad Hoc Committee on Housing, Saint John West Liberal Association
143. Fredericton Chamber of Commerce
144. NB Association of Social Workers
145. CMHC (Canada Mortgage and Housing Corporation)

146. NB Senior Citizen's Federation Citoyens Aînés du N.-B.
147. Lorette Williams, Margaret York et al. (Women's Network)
148. R.A. Herrington, Accessible Housing for the Physically Handicapped Committee, Moncton
149. Guy LeBlanc, Saint Antoine
150. Vance Leavitt, St. George
151. City Of Saint John
152. Wiser Womens' Coalition, Moncton
153. St. Stephen Volunteer Centre Inc., St. Stephen
154. Saint John Homebuilders' Association
155. Village of Bath (Mayor Anne Marie Kilfoil)

Oral Presentations

1. Marie Perry, Saint John
2. Big Brothers/Big Sisters, Saint John
3. Gerald Hickey, Saint John
4. Leslie Tennant, Church of St. Andrew and St. Paul, Saint John
5. Musquash Construction (Bob Thompson), Saint John
6. Jane Barry, MLA, Saint John
7. Robert Fontaine, Saint John
8. James Miller, Saint John
9. Leon Smet, St. Stephen
10. Billy McCready, St. Stephen
11. Peter Ingersoll, St. Stephen
12. Selma Smith, St. Stephen
13. Peter Greenier, St. Stephen
14. Nancy McLaughlin, St. Stephen
15. Mary Richards, St. Stephen
16. Maureen Edwards, St. Stephen
17. Gene Wormell, St. Stephen
18. Denyse Martin, Edmundston
19. Hélène Daigle, Edmundston
20. Gaston Pelletier, Edmundston
21. André St-Onge, Edmundston
22. Arno Deters, Sussex
23. Sussex Chamber of Commerce
24. Sharon Rouse, Sussex
25. Sussex Sharing Club
26. Connie Archibald, Sussex
27. Jarvis McQuinn, Sussex
28. Greater Moncton Coalition for Better Housing
29. Terry Tobin, Moncton
30. Sackville Housing Committee
31. Maison Notre-Dame, Campbellton
32. Shirley MacDonald, Campbellton
33. Howard Haley, Campbellton
34. Fred Roussel, Campbellton

35. Gilles Guerrette, Campbellton
36. Robbie Chamberlain, Bathurst
37. Ann-Marie Gammon, Bathurst
38. Andrew Roussel, Bathurst
39. Edith Thériault, Bathurst
40. Roger Lanteigne and Vincent Robichaud, Pokemouche
41. Onile Chaisson, Pokemouche
42. Association of Physically Handicapped Persons of
Grand Falls
43. Lily Cyr, Grand Falls Manor
44. Doris Donovan, Perth-Andover
45. Canadian Paraplegic Association, Danny Berube, Perth-
Andover
46. Canadian Legion, Perth-Andover (Mr. Moser)
47. Probilt Homes, Chatham
48. Chatham Police
49. John McLaughlin, Chatham
50. Mr. Robertson, Chatham
51. Sharon DeRoche, Chatham
52. Catherine Bruce, Woodstock
53. Gertrude Sherwood, Woodstock
54. Raymond O'Donnell, Fredericton
55. Doris Norman, Fredericton
56. Diane Goodine, Fredericton
57. Alan McGathey, Fredericton

Sources of Briefs

Senior citizens or their advocates	18
Provincial associations	17
Governments (departments or representatives of various levels of government)	11
Volunteer or community-based organizations	13
Disabled persons or their advocates	11
Private sector	9
Non-profit housing groups	6
Co-op housing advocates	5
Individuals	<u>65</u> 155

APPENDIX C

CONSULTATION ON THE TASK FORCE REPORT: MEMBERS
OF THE ADVISORY GROUP

1. Donald Whalen, Senior Citizens Federation
2. Richard Danziger, NB Planners Association
3. Mayor Burpee Wagner, Village of Perth-Andover
4. Cathy Wright, Saint John Human Development Council
5. Fred Roussel, Restigouche (government, retired)
6. Lorette Williams, Fredericton (housing consumer)
7. Margaret York, Fredericton (housing consumer)
8. Frank Palmater, Westfield (former social housing program worker)
9. Flora Jeane Kennedy, NB Child Welfare Association
10. Nancy MacIntosh, NB Child Welfare Association
11. Bob Leger, Fredericton Chamber of Commerce
12. Jeanne d'Arc Gaudet, Advisory Council on the Status of Women
13. Rosella Melanson, Advisory Council on the Status of Women
14. David Lunney, NB Real Estate Board
15. Margaret McCormack, NB Home Economics Association
16. Ann Henderson, VON
17. Mayor Laura Reynolds, Plaster Rock
18. Ted Bovingdon, New Direction, Saint John
19. Douglas Oulton, Sackville (non-profit)
20. Leslie Tennant, Saint John (community worker)
21. Marilyn Davidson, Fredericton (city councillor)
22. Bob McLaughlin, NB Homebuilders Association
23. Jim Blake, NB Homebuilders Association

24. Glen Thompson, NB Homebuilders Association
25. Grant Godfrey, Saint John (consulting engineer)
26. Ken Ross, Canadian Mental Health Association
27. Theresa White, Kent County Volunteer Action Association
28. Jean-Yves Francoeur, Edmundston (Family Enrichment and Counselling)
29. Aldor LeBlanc, Villa Providence, etc.
30. Jean-Claude Belliveau, Villa Providence, etc.
31. Sr. Cecile Renault, L'Accueil Ste-Famille de Tracadie
32. Hubert Doucet, Nepisiguit Housing Coalition, Bathurst
33. Lorne Preston, Atlantic Peoples Housing Ltd.
34. Karla Calvin, Saint John (housing consumer)
35. Mayor Art Smith, Harvey
36. Randy Dickinson, Premier's Council on the Status of Disabled Persons
37. Gary Gould, NB Aboriginal Peoples Council
38. Stephen Bedford, NB Planners Association

APPENDIX D

ADVISORS TO THE TASK FORCE

- Professor Joseph T. Robertson of the Faculty of Law,
University of New Brunswick

During his nine years of teaching about housing issues, Professor Robertson has developed considerable expertise in the housing field. A graduate of Dalhousie University in accounting, UNB in law, and the London School of Economics and Political Science, he is the author of a number of books, articles, reports and manuals related to community planning, property law, foreclosures and mortgages.

- The Rural and Small Town Research and Studies Programme,
Department of Geography, Mount Allison University (Floyd
Dykeman, Director)

Floyd Dykeman and staff member Ron Corbett belong to an independent, university-based research group which focuses on housing and community/rural development issues in Atlantic Canada. One of their goals is to seek innovative, cost-effective solutions to housing problems, particularly by linking the private sector and government housing initiatives.

APPENDIX E

SHELTER ALLOWANCE

As outlined in the first section of this report, two of the most serious problems frequently mentioned to the Task Force have been affordability, especially rents which are too high relative to low incomes, and adequacy, particularly substandard rental conditions. These are not new issues; they have been addressed in various ways by various governments in the past, with varying degrees of success.

One of the current popular methods of dealing with the affordability problem is to increase the disposable income of low-income people through the rent supplement program, which subsidizes their rent in private and third sector units. This supplement is paid directly to the landlord, who has units which have been inspected and designated for rent supplement assistance. Those in public housing automatically benefit from a "hidden" rent supplement, because the rent they pay is calculated to be 30% of their gross income.

It is those with low incomes who pay rents which are not geared to their income who have the most serious affordability problems. They are joined in the rent/income vice by the "working poor", including those who live in public or subsidized housing. The latter are in fact penalized because their monthly payment is geared to their gross income; as their income rises, so does the amount of their rent. This calculation does not, however, take into account the deductions from their paycheck such as CPP, UIC or income tax. In fact, they may have less disposable income when they work at a low-paying job than those who are on fixed social assistance incomes.

In grappling with the dilemma of low incomes and high rents, the Task Force was also concerned with those people, usually on income assistance, who are not eligible for public housing programs (such as single people) and therefore have no options, existing frequently in inadequate rooms in so-called boarding houses. Although municipalities may have minimum standards by-laws under which these structures can be upgraded or condemned, they are rarely enforced, for several reasons:

- 1) If the landlord refuses to upgrade and the building is condemned, or if the landlord does upgrade and the rents go up, where do these displaced persons go? Either way, the tenant is out.
- 2) The penalties are meaningless; fines are so low that it is futile to go through the legal process involved in prosecution because it is less expensive to pay the fine than to improve the building.
- 3) Frequently, the Task Force heard that the worst buildings in town are owned by prominent and influential members of the community.

The Task Force suggests that a solution to this dilemma is to adopt a policy which states that

- 1) no person with an income below a specified level can pay rent which exceeds 30% of his/her income, regardless of the source of income.
- 2) like rent supplement, the difference between 30% of income and the market rent will be subsidized, but unlike the rent supplement, the payment will go directly to income assistance recipients in their monthly cheque and to the working poor through a shelter allowance paid to them rather than to the landlord.
- 3) the amount of allowance provided for working poor should be based on gross income minus the deductions for Canada Pension Plan, Unemployment Insurance, and income tax. Rent should not be increased on a dollar-for-dollar basis as income rises; there should be a sliding scale to a maximum point which provides a continued incentive to work.
- 4) no person living on income assistance will be permitted to live in substandard premises.
- 5) municipalities must be required to enforce their minimum standards by-laws.

This policy would, in the opinion of the Task Force accomplish the following:

1. It would provide low-income people with enough disposable income so that they could provide the basic necessities of food, etc. for themselves and/or their families.
2. It would enable the people now living in slum conditions to move to better accommodations, and it is assumed that most of them would do so without hesitation. In cases where alternate housing is not available, or where there is a low vacancy rate, such a policy would stimulate new construction and/or the rehabilitation and renovation of existing structures.
3. If a shelter allowance were included in an income assistance cheque to an individual rather than paid directly to the landlord, it would be more flexible, allowing the person to choose his/her lodging, and it would be more dignified, endowing the recipient with more control over at least that aspect of his/her life.
4. It would greatly enhance the chances of the people involved to become motivated towards self-sufficiency and personal development; therefore, it can be seen as an investment rather than an expenditure.

5. It would greatly improve the building stock in the community and thus increase revenues from property taxes. Such costs as health care, police and fire protection would be likely to decrease.

6. It would actually reduce the need for enforcement costs related to minimum standards bylaws because it is assumed that market pressures would work to eliminate substandard buildings. The vast majority of people would not live in slums if there was a viable alternative, which there would be, if there was a relatively stable market for decent rental accommodation. Slum landlords would upgrade or disappear over a period of time.

7. It would lead to an accumulated list of approved apartments, since people who receive the shelter allowance could only use it on premises which meet an acceptable standard.

The Task Force feels that a shelter allowance policy would meet the needs of the most disadvantaged without undue interference in the housing market. This is a problem which must be addressed immediately because we simply cannot accept that there are people in New Brunswick today who are living in such sub-human conditions as those we saw.

APPENDIX F

REORGANIZATION OF THE NEW BRUNSWICK HOUSING CORPORATION

In order to accomplish the stated goals, the mandate of the Corporation must be expanded. It could be called the Department of Housing and it should have two divisions: the Division of Technical Services, to deal with the technical and financial aspects of providing shelter, and the Division of Human Resource Development, to deal with the social and economic needs of the people who live in government-subsidized housing units and substandard unsubsidized housing. This Department should function as an "enabler" rather than as a direct delivery agent whenever possible.

The responsibilities of the Division of Technical Services should be:

1. research and development in the areas of design, construction, building cost, human environments, energy conservation, inspection, legislation, program development and delivery and other related topics
2. consultation with and technical assistance to the private sector in design and construction
3. inspection of housing for conformation to standards
4. legislation and codes relating to construction and standards for habitation
5. funding of federal and provincial housing programs
6. program evaluation (of a technical nature)
7. information and facilitation of communication between all levels of government and the private sector (profit and non-profit) relating to all the above
8. coordination of government departments with regard to technical housing matters
9. encouragement of education programs for homebuilders (professional and amateur)
10. support of industry-administered certification of and incentives for quality of construction
11. delivery and management of housing units where no other sector is willing, able or interested and where there is no feasible alternative to government involvement.

The responsibilities of the Division of Human Resources should be:

1. community liaison and provision of leadership to local groups in the areas of program development and delivery, with appropriate financial support
2. "one-stop" information and/or resource centres and toll-free information lines able to provide information about all government programs related to housing
3. where necessary, development and delivery of programs related to NBHC clients, including tenant management, counselling, education, job training, parenting skills, financial planning, etc. (could also include other people identified through survey/inspection procedures)
4. development and administration of "steppingstone" program which has as its goal the financial and social independence of NBHC clients
5. development of pilot projects in which the job-creation potential and the human development potential are integrated
6. ongoing consultation and coordination with all sectors and other government departments on programs and procedures

APPENDIX G

PILOT PROJECTS

This Appendix contains information and/or suggestions related to future pilot projects which the Task Force feels should be undertaken:

1. "Shelterskills" - description of an integrated (social and economic) project in which homes were built with the participation of their potential owners, under the supervision of skilled teachers/managers
2. Department of Human Resource Development - suggested organization which could be scaled down to the size of a pilot project, to establish integrated teams (perhaps under the Commissioner of Social Development) working at the community level
3. Community Resource Centres - existing facilities which could be used to pilot the "one-stop" information approach
4. "Steppingstones" - outline of a human development program
5. a list of other pilot projects which should be developed

APPENDIX G-1

"Shelterskills"

Following are excerpts from a brief submitted to the Task Force by a former civil servant, Harold Hatheway, which describes an "integrated" housing project:

We already have at least one tested, cost-effective technique for helping rural New Brunswickers help themselves to better housing. The technique could easily be expanded to include renovation of existing housing stock, and to assist the working poor - with at least some funds - to construct their own homes.

This is not a theory, or some crank idea, this is a factual report of the exception to the rules, of what happened when things were done sensibly and, above all, with respect for the people whom the program was intended to serve.

First, the projects were kept to a workable size. These two projects were under 30 units - under 20 might be better still.

Second, the people chosen to eventually own and occupy the units were carefully selected, with responsible community input, not only on the required basis of need, but on their (potential) ability and willingness to take on the responsibility of home owners - to pay the mortgage and maintain the property.

Third, those responsible for the project (in this case a local senior social worker and a hard-working, respected local man with experience as a foreman carpenter) knew the people, knew the community, and understood that rehabilitating the clients was at least as important as building houses.

Fourth, because of the "in-house" approach there was no political interference, no wasted funds and unacceptable work.

Fifth, workers - made up of those potential owners who were physically able, plus others from the assistance caseload, were given basic carpentry instruction, and they were expected to earn their pay - the two managers went to considerable lengths to teach - and insist on - good working habits. In addition, each potential owner was encouraged (successfully) to put as much "sweat equity" as possible in his own future home. In simple terms he, his family and friends, could earn credits against the final cost of the home by working on it in spare time.

Sixth, because of what was learned during the job, future owners gained a sound, practical understanding of how their homes were

built - of how and why they should be maintained - plus the skills to do that maintenance.

Seventh, every family participated in a one or two-day short course on the care and maintenance of a house: exterior, interior, water and sewage system, electricity, heating and ventilation, appliances, painting etc, etc - with basic information on the tools required and how to use them.

This course was designed by the two (former) project managers - in co-operation with departmental staff, and was delivered all over the province to hundreds of new home owners - for less than \$100 per family. Detailed figures showed that on average the Department saved more than the cost in the first six months alone. The detailed bilingual manual - provided to every client as part of the \$100 cost - is still available to the government - but as far as I know is no longer used.

Eighth, the record of the families housed under the two projects was, and I have no doubt still is, the best of any comparable low-income housing project in the province. The owners have looked after their houses, some have re-entered the work force - largely because of skills and habits acquired during the projects. They are proud and competent homeowners.

APPENDIX G -2

Suggested Department of Human Resource Development

MINISTER

DEPUTY MINISTER

Director of
Seniors' ServicesDirector of
Family ServicesDirector of
Youth ServicesDirector of
Early Childhood
Services

ALL PROGRAMS RELATED TO:

Housing

- Shelter

Health and
Safety

- food
- water
- clothing
- etc.

Education and
Training

- developmental programs like Headstart
- Community efforts for literacy, work skills, life skills, self-esteem, etc.

Employment

- job training
- income assistance
- financial independence

Justice

- protection
- equal opportunity
- access to services
- rights and responsibility

APPENDIX G -3

COMMUNITY RESOURCE CENTRES

A number of community operations presently exist which could serve as the basis for pilot projects related to the dissemination of information and the provision of community-based services. Among these are Restigouche County Volunteer Action Association in Campbellton, the Human Development Council in Saint John, the Fredericton "Y", and U-WORC in Woodstock. Rural possibilities could be investigated through the Community Voluntary Action program, presently in the Department of Income Assistance, which provides support to such groups as PEDVAG (Port Elgin District Volunteer Action Group) and is involved in the funding of food banks, clothing banks, self-help groups, resource centers, community intervention groups, etc.

Attached is part of a proposal submitted by U-WORC (Unemployed Workers of Rural Canada) for a "Socio-Economic Resource and Information Centre in Carleton County". This may serve as a starting point in the development of this idea, which is to bring information and services closer to the people and to identify local needs and organize responses to meet them.

PURPOSE: To encourage the broad participation of all sectors of the social and economic structure in determining and addressing the social and economic needs of the region.

OBJECTIVES

- (1) To provide a one-step information base on social programs and services in place to meet the needs of persons requiring or in receipt of assistance from social service providers.
- (2) To provide a vehicle for consultation among the unemployed and low-income, in order to promote opportunity for group discussion and support.
- (3) To provide resources such as the tools needed to upgrade employment skills, in order to improve the employability and independence of individuals reliant on the social safety net.
- (4) To provide services to the unemployed and low-income which would otherwise not be accessible to them due to a lack of finances.
- (5) To serve as a liaison with various government departments which deliver social services.
- (6) To serve as a liaison with local employers and employment development agencies.
- (7) To serve as a sounding board on the effectiveness of programs and services in place to address the needs of those living at or below the low-income level.

BACKGROUND

UNEMPLOYED WORKERS OF RURAL CANADA (U-WORC) was formed in February, 1987; and registered as a charitable non-profit organization, effective January, 1988.

U-WORC's membership includes unemployed and low-income workers from Carleton County primarily.

In October, 1987 U-WORC opened a small-scale **Resource & Information Centre** in Woodstock.

While researching, gathering, and studying pertinent resource materials, U-WORC has been developing and delivering services to our peers as well as the general public. These services include:

- Free Income Tax preparation
- Help preparing appeals to unemployment insurance disentanglement
- Client advocacy on welfare and housing needs

- Employer Information Session
- Help preparing job resumes
- Direction to appropriate social and community services

U-WORC has shown leadership in the area of information delivery to the low-income sector of this region, as well as developing services to meet the practical needs of our peers. Our organization has gained valuable experience in this field of endeavor, with evaluation being given from the users perspective.

U-WORC continues to provide money-management counselling on an individual client basis when requested.

Beginning also in March of this year, U-WORC has had representation on the Provincial Steering Committee Of Housing Coalitions.

Since June of this year our organization, in conjunction with our efforts to help develop a local housing coalition in this area, has been delivering information on housing programs and policies to the general public, through an Information Column in the BUGLE; a Woodstock-based weekly newspaper.

U-WORC is also studying the Day Care process, with the hope of delivering or sponsoring a non-profit Day Care Service primarily for low-income families.

U-WORC has done research into the Legal Aid process, as it exists in New Brunswick.

U-WORC has been sponsoring Employment Information Sessions at its Resource & Information in Woodstock.

Through this process, employers are invited to speak to groups of unemployed workers on present and future job opportunities within their operations. This procedure brings employers and those looking for work face-to-face in a positive manner. The unemployed learn directly what local employers require on specific or general opportunities for employment. A number of persons have obtained employment as a direct result of this process.

SUMMARY

Unemployed Workers Of Rural Canada's development, and participation in the resource and information delivery process; is evidence of the practicality and effectiveness of establishing a Resource & Information Network on a broader scale.

The added benefit of involving the users in this process of resource and information delivery, adds to the viability of it. It gives the unemployed and low-income an opportunity to participate in society, in a valuable and constructive manner. Simply put, information delivery and research activity means jobs.

This also gives our sector an opportunity to take part in an educational process, and an avenue for learning and broadening our abilities as individuals, as well as dwellers in a particular social class.

Quoting from a publication issued by the Canadian Council on Social Development, entitled Employment and Social Development In a Changing Economy—

" The intention behind these provisions is that people should be able to approach a period of unemployment as a period of skill development and learning, which will assist them in their future lives and jobs. Our current situation is the exact reverse—at one of the few times in life when the opportunity exists to learn and to develop new skills without the impediment of the demand of work, our lack of provisions encourages unemployed people to retreat into the isolation of their own fears and feelings of inadequacy. A well-run consortium can reverse this process, if it tackles the issue with imagination. The impact on the lives of unemployed people would be enormous."

Given the opportunity, this is what we propose to confirm!

APPENDIX G -4

"STEPPINGSTONES TO INDEPENDENCE"

The Task Force identified the need for a program focused on human development which would assist people to achieve their potential in reasonable steps over a period of time. The goal would be to enable people to be socially and financially independent and literally to "grow out of" public housing.

Although the Task Force spent considerable time discussing such a program, we were not able to design it in any comprehensive way. Some principles, however, were agreed upon:

1. Public housing should be used as "incubation facilities" where people acquire the skills they need for independence. Once these skills are acquired, they leave public housing and enter third or private sector housing.
 - A. Those entering public housing must know that it is temporary accommodation (albeit over a period of years). It is up to them to take advantage of available programs for personal advancement.
 - B. Programs and planning assistance must be made available by the government, through community agencies, so that the people in public housing have the tools with which to work towards independence.
 - C. Skills can be acquired not only through formal channels such as education, but also through community participation, participation in tenant organizations, and taking responsibility at the neighbourhood level, such as in child care or maintenance situations.
2. When public housing residents feel competent and confident to leave it, the next step is private market or third sector housing, supported with a shelter allowance or rent supplement. At this point they would still have access to whatever support systems they require.
3. "Steppingstones" for seniors, disabled persons, "street people", unattached youth, and people in transition may follow a different pattern, perhaps from emergency facilities into supervised homes and/or apartments with partial supervision, then to other "second stage" housing such as non-profit or private boarding and/or rooming houses, and moving as far as possible into the integrated market, such as a co-op situation, with support services and security of tenure. Eventually, seniors and disabled persons might need to return to a supervised environment with access to medical support systems.

4. The rural poor have yet another set of options. if they are willing and/or able to move to town, they might benefit from the "steppingstones" described above. Those who prefer to stay at home could be assisted to upgrade their own housing in stages, with increased assistance based on their own initiative in projects such as gardening, wood-cutting, home maintenance, etc.

5. In any program which aims to connect people with services, the mechanism for doing so must develop at the community level and assure a continuity of contact so that progress is not impeded by the system. The connection between government services and the people who need them should be made by non-professionals who know the people and can help them assess their needs without imposing standards with which the people are not comfortable.

6. Each of these programs would have different elements, depending on the circumstances and the available resources. For example, the Fredericton Police have encouraged a more positive environment in a low-rental area and have assisted people to get in touch with other services from which they can benefit. Whatever the contact point between people and services, it should be developed and expanded at the grassroots level.

APPENDIX G -5

OTHER SUGGESTIONS

This is a list of possible pilot projects suggested to the Task Force for design and implementation:

1. non-profit rooming houses and/or assistance to cooperative rooming houses. An example of this is the Maison St. Dominique, developed in Montreal by the United Church.
2. housing-related worker cooperatives. Nova Scotia has some interesting examples.
3. tenant management projects in public housing, contracted to the private or third sectors
4. supervised apartments, particularly for disabled persons
5. an agency to encourage home sharing
6. regeneration of a larger NBHC housing project
7. a model community as part of downtown development

APPENDIX H

GRAMEEN BANK

Excerpts from an article which appeared in 1988 in the Fredericton Daily Gleaner

BANGLADESH BANK LENDS CASH TO HELP POOR

Muhammad Yunus is neither a religious prophet nor a political radical. But his unorthodox approach to development has changed the lives of some of the poorest people in Bangladesh.

In fact, Yunus has been so successful that, today, some of his methods are being used to help the poor in North America.

It all began in the early '70s, when Yunus, with a PhD in economics in hand, returned from the US to his native Bangladesh to teach. He was convinced that the right economic approach would transform his nation.

He was quickly proved wrong. In 1974, the country was hit by a famine. Aid money came pouring in, but it had little effect on people's lives. "I began to doubt my formal education," Yunus says, "because it had no relevance to the life I was seeing."

Yunus began to visit poverty-stricken villages. He wanted to find out from the people themselves what kept them poor. The answer was discouraging: poverty kept them poor.

Couldn't get credit

These people worked hard. But because they had no assets, they could get no credit. Without credit they couldn't get ahead.

The banks were disbelieving when Yunus asked them to loan such people money. They were also adamant. The poor, they maintained, would be a poor risk.

Well, Yunus proved them wrong. In 1983, he set up the Grameen Bank, a bank for poor people in general, poor women in particular.

In a country in which 86 percent of the population lives below the poverty line, the Grameen Bank works with the lowest 10 to 20 percent. Eighty-two percent of its clients are women. The average loan is for \$80.

Women are a priority, Yunus says, because they are the most discriminated against. And when women get money, more people tend to benefit from it. Besides, they are the best risks.

"Women have a longer time horizon than men," Yunus says. "They want their kids' lives to be better than theirs."

Grameen Bank workers spend a lot of time, months sometimes, preparing families for the influx of cash and responsibility.

As a result, the bank, with a staff of 8,000, is very labor intensive. "We believe the bank should go to the people, not vice versa," Yunus says. "There are no lineups, no waits. Workers go to people's houses."

Yunus doesn't pretend that the people's bank has eradicated poverty, but for many, it has alleviated it. Its effects are so profound that some developed countries are looking to Yunus for answers to their poverty problems.

Arkansas, for example, has just opened a bank called the Good Faith Fund, based on the Grameen Bank's principles. Chicago is doing the same with the Women's Self-Employment Project bank.

And the Calmeadow Foundation is funding three projects in Ontario Indian reservations, also using the Grameen Bank as a model. Who says developed countries have nothing to learn from developing ones?